REPORT OF THE BANK COMMISSIONER OF ARKANSAS 1990

BILL CLINTON
Governor

BILL J. FORD
Bank Commissioner

Seventy-Sixth Annual

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 1990

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 1990

Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas

Governor Clinton,

I, Bank Commissioner Bill J. Ford, hereby submit for your information and consideration, the Seventy-Sixth Annual Report of the State Bank Department pursuant to the provisions of Act 113 of 1913. The financial and statistical information contained in this report has been compiled from Reports of Condition and Income submitted to this office for the fiscal year ended June 30, 1990.

The Department supervised 182 financial institutions as of June 30, 1990, including 177 state chartered commercial banks, two trust companies, two industrial loan institutions, and one non-profit organization. The assets of all institutions supervised totaled $9,852,333,000 at fiscal year end with $9,806,453,000 representing the total assets of the state chartered commercial banks, a 10.47% increase over the $8,877,033,000 in total assets reported one year ago. In addition to the institutions noted above, the Department also supervised 119 bank holding companies which own state chartered banks, and 79 trust departments operated by state chartered banks.

The Department performed 101 commercial bank examinations, seven modified commercial bank examinations, 43 trust department examinations, and 53 bank holding company examinations during the 1989-90 fiscal year.

Four new bank charters were approved by the State Banking Board with the concurrence of the Bank Commissioner. State charters were approved for First State Bank of Fordyce, Fordyce on August 22, 1989, Mercantile Bank, Hardy and Mercantile Bank, Mammoth Spring on October 24, 1989, and the Arkansas Bankers' Bank, Little Rock on April 17, 1990. The Bank Commissioner approved thirteen applications for the establishment of new branch banking facilities by state chartered banks. No state chartered bank failures occurred during the fiscal year.

The first interstate acquisition pursuant to the Regional Reciprocal Interstate Banking Bill adopted in 1988 was approved on March 30, 1990. Union Planters Corporation, Memphis, Tennessee acquired North Arkansas Bancshares, Incorporated, Jonesboro, Arkansas thereby indirectly acquiring six banks located in Northeast and North central Arkansas.

The mission of the State Bank Department is to allocate human and other resources existing in our Examination, Data Processing and Administrative Services Divisions to implement an effective bank regulatory program. The Department has been and will continue to be an advocate of banking in the implementation of this program. However, our primary focus is to ensure the continuance of safe and sound financial practices in the state's banking institutions. It would follow that the financial services offered by these sound institutions should foster economic growth and meet the public demand for these services in their communities. To accomplish this mission, the Department is committed to the development of its staff through education, economic rewards and the availability of a pleasant work environment.

The Department has developed a Strategic Plan detailing goals and objectives which must be pursued in order to successfully complete its mission. The goals and objectives outlined encompass every facet of the Department's operation and are intended to affect more efficient administration of its resources. Following is a summary of the goals and objectives formulated by the staff of the Department:

- Strengthen the examination program by more frequent examinations, expanding examination methods and procedures, enhancement of off-site monitoring tools, and improvements in research and development to stay abreast of changes within the banking industry.
- Improve training programs for Department personnel by more efficient utilization of funds and resources, enhancement of internal training programs, and early identification of external schools and seminars to be attended.
- Improve communication with bank management, other regulatory agencies, public entities, and the general public.
- Acquire and maintain required physical and human resources to allow more efficient and consistent operations.
- Formulate new regulations and legislation to allow uniformity in administering supervisory authority and more effective regulation and supervision of the activities of commercial banks and their subsidiaries.
- Improve the work environment, benefits, and morale of Department personnel to enhance staff motivation and satisfaction, improve productivity, and reduce turnover.

The personnel of the Department seek to maintain the highest level of professionalism in the performance of their responsibilities and in fulfilling the mission of the Department.

Cordially,

Bill J. Ford
Bank Commissioner

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LEGAL HOLIDAYS

New Year's	January 1
Robert E. Lee's Birthday	Third Monday In January
Martin Luther King's Birthday	Third Monday In January
George Washington's Birthday	Third Monday In February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Eve	December 24
Christmas Day	December 25

All Bills of Exchange, Drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a holiday in its stead.

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A.J. Reap	October 3, 1918	March 22, 1919
3.	W.T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S.J. Dean	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr	December 1, 1949	March 14, 1953
12.	A.R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H.C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March 16, 1979	April 19, 1979
16.	B.J. Lambert, Jr	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983	October 1, 1987
18.	Bill J. Ford	October 1, 1987	.....

STATE BANKING BOARD MEMBERS

Mr. Bob Willett
Smackover State Bank
P.O. Drawer 107
Smackover, AR 71762
PHONE: 725-3051
DATE APPOINTED: 12-11-87
TERM EXPIRES: 12-31-94

Mr. Douglas Simmons
Merchants & Farmers Bank
P.O. Box 2507
W. Helena, AR 72390
PHONE: 572-3481
DATE APPOINTED: 8-5-86
TERM EXPIRES: 12-31-90

Mr. Robert Hill
P.O. Box 385
Perryville, AR 72126
PHONE: 889-5116
DATE APPOINTED: 2-25-87
TERM EXPIRES: 12-31-91

Mr. Larry G. Nelson
Chairman
Peoples Bank & Trust Co.
Drawer B
Mountain Home, AR 72653
PHONE: 425-2166
DATE APPOINTED: 1-13-88
TERM EXPIRES: 12-31-92

Mr. Gary D. Reinboth
1318 Concord
Lowell, AR 72745
PHONE: 659-8851
DATE APPOINTED: 3-24-89
TERM EXPIRES: 12-31-93

Mr. T. E. Patterson
Vice Chairman
5520 W. 30th Street
Little Rock, AR 72204
PHONE: 375-4611
DATE APPOINTED: 8-22-83
TERM EXPIRES: 12-31-93

Arkansas State Bank Department
Tower Building, Suite 500
323 Center Street
Little Rock, Arkansas 72201-2613

(501) 324-9019 FAX (501) 324-9028

DEPARTMENTAL ROSTER

Bill J. Ford - Bank Commissioner

ENFORCEMENT AND ECONOMIC DEVELOPMENT DIVISION

Don R. Clark - Assistant Bank Commissioner

- Regulatory Enforcement Actions
- Economic Development
- Consumer Complaints
- State Banking Board

EXAMINATION AND SUPERVISION DIVISION

Gregory M. Stewart - Chief Examiner

- Regulatory Examinations
- Regulatory and Banking Procedures
- Bank Performance Evaluation and Monitoring

Luther Guinn - Assistant Chief Examiner

- R. Bruce Branch - Field Supervisor (Commercial)
- H. Wilks Marshall - Field Supervisor (Commercial)
- Thomas M. Narrell - Field Supervisor (Trust)

Larry M. Hillyard - Assistant Chief Examiner

- Steve L. Bryan - Field Supervisor (Commercial)
- Mark R. Ryan - Field Supervisor (Commercial)
- Carolyn J. Paschal - Field Supervisor (Bank Holding Company)

CORPORATE AND ADMINISTRATION DIVISION

Ronny A. Clay - Assistant Bank Commissioner

Jacqulin J. Dicus - Director of Administrative Services

- Accounting and Employee Services
- Expense Disbursements
- Budget and Personnel
- Physical Plant and Equipment
- Administrative Support

Candace A. Franks - Attorney

- Application Information
- Rules and Regulations Manual
- Charter Amendments and Charter Information
- Certificates of Good Standing
- Legal Filings and Inquiries

Patsy M. Paladino - Personnel and Training Manager

- Performance Evaluation
- Recruitment
- Training/Education

Julian E. Rainey - Financial Analyst
Gary G. Kleck - Financial Analyst

- Self Examination
- Reports of Condition and Income
- Research and Financial Analysis
- Public Information Requests

Beth A. Wallis - Data Center Administrator

Mitch L. Vire - Systems Programmer

- Data Processing Support
- Research and Development
- Application Programming

EXAMINATION PERSONNEL

FINANCIAL EXAMINER SUPERVISOR

___Richard D. Buzbee
___Dianne Curry
(Bank Holding Company)
___H. R. "Chip" Dortch
(Trust Company)
___James M. Franklin
___John B. Frazer
___Nathan E. Gairhan
___William R. Milum
___M. Diane Wright

FINANCIAL EXAMINER II

___Paul "Ted" Finkbeiner
___John French
___Ike M. McEntire
___Joseph W. Ruddell
___Marivel Tounzen
___Luke B. Webre

FINANCIAL EXAMINER I

___Tim Beaver
___M. Susan Clark
___Dan L. Cook
___Rodney M. Farmer
___Jonathan W. Harrell
___John A. Long
___D. Kevin Mallett
___Baker L. Moseley
___Gary C. Oltmann
___M. Gregg Qualls
___Kent T. Williamson
___Kevin E. Zerbe

FINANCIAL EXAMINER TRAINEE

___Martha Ballentine
___Jerry Corrothers
___Jacqueline Dye
___Sykes Harvey
___Michael Peters
___Mark Snyder
___Joe Bill Yee

ACCOUNTING STAFF

Patricia L. Wallis - Accounting Supervisor
Lisa K. Phillips - Accountant

SUPPORT STAFF

Mindy Beaver	Administrative Assistant II
Lori A. Behar	Legal Secretary
Connie M. Burgess	Executive Secretary
Jane R. English	Administrative Assistant I
Martha A. Harris	Management Support Technician
Cynthia L. Nixon	Administrative Assistant II
Brenda L. Strachan	Management Project Analyst

REGIONAL INTERSTATE ACQUISITIONS APPROVED

UNION PLANTERS CORPORATION
P.O. Box 287
67 Madision Avenue
Memphis, TN 38147

Acquisition of North Arkansas Bancshares, Inc., Jonesboro, AR approved March 30, 1990.

NEW BANK CHARTERS APPROVED

FIRST STATE BANK OF FORDYCE
223 Main Street
P.O. Box 272
Fordyce, AR 71742

Conversion from a national bank approved August 22, 1989.

MERCANTILE BANK
Hwy. 62-63-412
P.O. Box 28
Hardy, AR 72577

Conversion from a national bank approved October 24, 1989.

MERCANTILE BANK
250 Main Street
P.O. Box 310
Mammoth Springs, AR 72554

Conversion from a national bank approved October 24, 1989.

ARKANSAS BANKERS' BANK
1008 West Second Street
Little Rock, AR 72201

Charter approved April 17, 1990.

NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
Benton State Bank Benton, AR	#1 Cortez Center Hot Springs Village, AR
Bank of Cabot Cabot, AR	1204 South Pine Street Cabot, AR
Bank of Elkins Elkins, AR	Highway 45 West Goshen, AR
First State Bank Gould, AR	Dallas Street & Highway 81 Star City, AR
Bank of Imboden Imboden, AR	Case and Texas Streets Hoxie, AR
Mercantile Bank Jonesboro, AR	601 Holman Street Brookland, AR
Bank of Kensett Kensett, AR	Town and Country Plaza Shopping Center Searcy, AR
Bank of Lincoln Lincoln, AR	703 Douglas Prairie Grove, AR
Twin City Bank North Little Rock, AR	5200 Kavanaugh Boulevard Little Rock, AR
Twin City Bank North Little Rock, AR	11402 West Markham Little Rock, AR
FirstBank of Arkansas Russellville, AR	Highway 7 South Southgate Shopping Center Russellville, AR
Bank of Star City Star City, AR	Jackson and Market Streets Gould, AR
Tyronza Bank Tyronza, AR	Hester Parker Drive Marked Tree, AR
Scott County Bank Waldron, AR	Shoppingway Street Highway 96 Mansfield, AR

The following is a statement reflecting receipts and disbursements of the State Bank Department from July 1, 1989 through June 30, 1990.

RECEIPTS

Cash Balance June 30, 1989		$1,749,007.24
Examination and Assessment Fees	2,488,116.04	
Charter and Amendment Fees	10,730.00	
Teller's Facility Application and all Protest Fees	55,702.13	
Miscellaneous Fees	18,228.58	
Reimbursement for M & R Sales	7,003.50	
Warrant Cancellations	201.21	
Refund to Expenditure (Old Year)	2,858.76	
Refund to Expenditure	1,864.68	
Voided Warrants	198.12	
Total Receipts		2,584,903.02
		$4,333,910.26

DISBURSEMENTS

Salaries	1,619,354.62	
Maintenance and General Operations	593,587.31	
S.S., Retirement and Insurance Matching	350,735.01	
Professional Services and Fees	48,167.98	
Conference Fees and Travel	114,995.73	
Capital Outlay	82,021.70	
Data Processing	7,411.48	
Proceeds from M & R	4,332.20	
Microfilming Expenses	56,830.90	
Education Foundation of State Bank Supervisors	40,000.00	
Service Charge by State Treasurer	38,318.22	
Total Disbursements		2,898,924.25
Cash Balance June 30, 1990		1,434,986.01
		$4,333,910.26

FEDERAL DEPOSIT INSURANCE CORPORATION

Memphis Regional Office
5100 Poplar Avenue, Suite 1900
Memphis, Tennessee 38137
Telephone Number: (901) 685-1603
Fax Number: (901) 685-1846
Fax Number: (901) 682-5110

Bill C. Houston ..... Regional Director
James O. Leese ..... Deputy Regional Director
James F. Benner ..... Assistant Regional Director
Joseph M. McGovern ..... Assistant Regional Director
Ronny G. Parham ..... Assistant Regional Director
Sylvia J. Horne ..... Assistant Regional Director
Phillip H. Schwartz ..... Regional Counsel

Jackson Field Office
118 Patton Drive
Pearl, Mississippi 39208-5215
P.O. Box 97029
Pearl, Mississippi 39288-7029
Telephone Number: (601) 932-6744
Fax Number: (601) 936-4295

Thurman L. Reynolds ..... Field Office Supervisor

Little Rock Field Office
3805 McCain Park Drive, Suite 112
North Little Rock, Arkansas 72116
P.O. Box 16355
North Little Rock, AR 72231-6355
Telephone Number: (501) 753-8204
Fax Number: (501) 758-8095

Larry T. Tadlock ..... Field Office Supervisor

Memphis Field Office
Building D, Suite 186
1755 Lynnfield Road
Memphis, Tennessee 38119
Telephone Number: (901) 763-1775
Fax Number: (901) 763-4163

William W. Quinn ..... Field Office Supervisor

Shreveport Field Office
1914 Citizens Bank Drive
Bossier City, Louisiana 71111
P.O. Box 72609
Bossier City, Louisiana 71111-2609
Telephone Number: (318) 746-8283
Fax Number: (318) 742-2451

Don R. Turner ..... Field Office Supervisor

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

411 Locust
P.O. Box 442
St. Louis, Missouri 63166
Telephone Number: (314) 444-8444

Thomas C. Melzer ..... President
James R. Bowen ..... First Vice President
A.B. Balbach ..... Senior Vice President
Henry H. Bourgaux ..... Senior Vice President
Joan P. Cronin ..... Senior Vice President
Ben C. Wade ..... Senior Vice President
Public Information
Secretary and Legal Counsel
Charles R. Halbrook ..... Vice President
Bank Supervision and Regulation
Richard E. Kay ..... Vice President
Valuables Processing
James R. Kennedy ..... Vice President
Information Systems
Jean M. Lovati ..... Vice President
Payments
Martha L. Perine ..... Vice President
Financial Services and Human Resources
Michael D. Renfro ..... General Auditor
Audit
Kristi D. Short ..... Vice President
Marketing and Electronic Services
William J. Sneed ..... Vice President
Support Services
Randall C. Sumner ..... Vice President
Credit and Community Affairs
Dennis Blase ..... Vice President
Bank Supervision and Regulation

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

LITTLE ROCK BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

325 West Capitol Avenue
P.O. Box 1261
Little Rock, Arkansas 72203
Telephone Number: (501) 372-5451

Karl W. Ashman ..... Vice President and Manager
Thomas R. Callaway ..... Assistant Vice President
David T. Rennie ..... Assistant Vice President

MEMPHIS BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

200 North Main Street
P.O. Box 407
Memphis, Tennessee 38101
Telephone Number: (901) 523-7171

Raymond Laurence ..... Vice President and Manager
A.C. Cremerius, Jr ..... Assistant Vice President
John P. Baumgartner ..... Assistant Vice President

COMPTROLLER OF THE CURRENCY

Southwestern District Office

500 N. Akard
1600 Lincoln Plaza
Dallas, Texas 75201-3394
Telephone Number: (214) 720-0656
Fax Number: (214) 720-7098

Peter C. Kraft ..... Deputy Comptroller
John A. Bodnar ..... District Administrator
Patrick Parise ..... District Counsel
Thomas M. Blyedbal ..... Director for Administration
Edward Graves ..... Director for Analysis
Jerry H. Corn ..... Director for Bank Supervision Community Banks
Ronald G. Smart ..... Act. Director for Bank Supervision Regional Banks

Comptroller of the Currency

Little Rock Duty Station
10201 W. Markham, Suite 105
Little Rock, Arkansas 72205
Telephone Number: (501) 225-7228
Fax Number: (501) 225-2711

Larry Winter ..... Field Manager

Comptroller of the Currency

Oklahoma City Field Office
301 N.W. 63rd Street, Suite 290
Oklahoma City, Oklahoma 73116
Telephone Number: (405) 848-8095
Fax Number: (405) 843-0961

Kenneth I. Myers ..... Field Office Director

COMPTROLLER OF THE CURRENCY

Southeastern District Office

Marquis One Tower, Suite 600
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303
Telephone Number: (404) 659-8855
Fax Number: (404) 588-4532

Clifton A. Poole, Jr. . . . . Deputy Comptroller
Robert V. Ahrens . . . . . District Administrator
H. Gary Pannell . . . . . District Counsel
William J. Abernathy . . . . . Director for Bank Supervision
Vernon E. Fasbender . . . . . Director for Analysis
James P. Buff . . . . . Director for Administration

Comptroller of the Currency

Memphis Field Office
80 Monroe Avenue, Suite 505
Memphis, Tennessee 38103
Telephone Number: (901) 544-3039
Fax Number: (901) 525-2086

William J. Suman . . . . . Field Office Director

ARKANSAS BANKERS ASSOCIATION

Suite 1027, 221 W. Second Street
Little Rock, Arkansas 72201
Telephone Number: (501) 376-3741
Fax Number: (501) 376-9243

OFFICERS

H. C. Carvill ..... Executive Director

W. E. Ayres ..... President
Chairman & Chief Executive Officer
Simmons First National Corp., Pine Bluff

James V. Kelley ..... First Vice President
Chairman & Chief Executive Officer
First National Bank, El Dorado

Floyd L. Parker ..... Vice President
President & Chief Executive Officer
The Malvern National Bank, Malvern

Curtis Hutchins ..... Treasurer
President & Chief Executive Officer
Fordyce Bank & Trust Company, Fordyce

YOUNG BANKERS SECTION OFFICERS

Brice Fletcher ..... President
Assistant Vice President
First National Bank, Forrets City

Kent Hendrix ..... Senior Vice President
Assistant Vice President
First National Bank, El Dorado

Harvey Williams ..... Vice President
Assistant Vice President
Simmons First National Bank, Pine Bluff

Greg Angel ..... Secretary
Assistant Vice President
First National Bank, Searcy

David Falconer ..... Treasurer
Trust Officer
First National Bank, Hot Springs

Peggy Comer ..... Education Coordinator
Auditor
Citizens National Bank, Hope

ARKANSAS INDEPENDENT BANKERS ASSOCIATION

P.O. Box 22076
Little Rock, Arkansas 72221-2076
Telephone Number: (501) 525-1634
Fax Number: (501) 525-0637

OFFICERS

Richard G. Trammel ..... Executive Director

Lindley V. Smith, Jr ..... President
Chairman & Chief Executive Officer
Bank of Tuckerman, Tuckerman

Terry Q. Carson ..... Vice President
President & Chief Executive Officer
Commercial Bank, Alma

James M. Park ..... Secretary
President & Chief Executive Officer
Bank of Cabot, Cabot

Max O. Taylor ..... Treasurer
Chairman & Chief Executive Officer
Smackover State Bank, Smackover

ARKANSAS ASSOCIATION OF BANK HOLDING COMPANIES

Suite 1020 Boyle Building
Little Rock, Arkansas 72201
Telephone Number: (501) 374-2020
Fax Number: (501) 374-7334

OFFICERS

Charlotte May ..... Executive Director

Edward L. Holt ..... Chairman
President & Chief Executive Officer
First National Bank, Crossett

James C. Glenn ..... Vice Chairman
President & Chief Executive Officer
McIlroy Bank & Trust, Fayetteville

John T. Hampton ..... Treasurer
President & Chief Executive Officer
First Western Bancshares, Inc., Booneville

CONSOLIDATED REPORT OF CONDITION OF THE 177 STATE CHARTERED COMMERCIAL BANKS JUNE 30, 1990

ASSETS

1.	Cash and Balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin	$ 444,453
	b. Interest-bearing balances	241,854
2.	Securities	3,283,711
3.	Federal funds sold and securities purchased under agreement to resell	427,955
4.	Loans and lease financing receivables:	
	a. Loans and lease, net of unearned income	5,084,097
	b. Less: Allowances for loan and lease losses	80,346
	c. Net loans and leases	5,003,751
5.	Assets held in trading accounts	100
6.	Premises and Fixed Assets (including capitalized lease)	153,051
7.	Other real estate owned	47,176
8.	Investments in unconsolidated subsidiaries and associated companies	7,013
9.	Customers liability to this bank on acceptances outstanding	
10.	Intangible assets	19,089
11.	Other assets	178,300
12.	Total assets	9,806,453

LIABILITIES

13.	Deposits:	
	a. In domestic offices	8,724,904
	(1) Noninterest-bearing	1,062,143
	(2) Interest-bearing	7,662,761
	b. In foreign offices Edge and Agreement subsidiaries and IBF's	-0-
14.	Federal funds purchased and securities sold under agreements to repurchase	41,347
15.	Demand notes issued to the U.S. Treasury	7,652
16.	Other borrowed money	32,971
17.	Mortgages and capitalized leases	4,787
18.	Bank's liability on acceptances executed and outstanding	
19.	Notes and debentures subordinated to deposits	5,062
20.	Other liabilities	93,769
21.	Total liabilities	8,910,492
22.	Limited-life preferred stock	

EQUITY CAPITAL

23.	Perpetual preferred stock	11,044
24.	Common stock	102,776
25.	Surplus	298,890
26.	a. Undivided profits and capital reserves	488,627
	b. LESS: Net unrealized loss on marketable equity securities	5,376
27.	Cumulative foreign currency translation adjustment	-0-
28.	Total equity capital	895,961
29.	Total liabilities, limited-life preferred stock and equity capital	9,806,453

CONSOLIDATED REPORT OF CONDITION OF THE 80 NATIONAL COMMERCIAL BANKS JUNE 30, 1990

ASSETS

1.	Cash and Balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin	$ 691,000
	b. Interest-bearing balances	94,000
2.	Securities	3,089,000
3.	Federal funds sold and securities purchased under agreement to resell	489,000
4.	Loans and lease financing receivables:	
	a. Loans and lease, net of unearned income	5,404,000
	b. Less: Allowances for loan and lease losses	100,000
	c. Net loans and leases	5,304,000
5.	Assets held in trading accounts	69,000
6.	Premises and Fixed Assets (including capitalized lease)	188,000
7.	Other real estate owned	59,000
8.	Investments in unconsolidated subsidiaries and associated companies	0
9.	Customers liability to this bank on acceptances outstanding	1,000
10.	Intangible assets	15,000
11.	Other assets	185,000
12.	Total assets	10,184,000

LIABILITIES

13.	Deposits:	
	a. In domestic offices	8,912,000
	(1) Noninterest-bearing	1,532,000
	(2) Interest-bearing	7,380,000
	b. In foreign offices Edge and Agreement subsidiaries and IBF's	0
14.	Federal funds purchased and securities sold under agreements to repurchase	257,000
15.	Demand notes issued to the U.S. Treasury	42,000
16.	Other borrowed money	12,000
17.	Mortgages and capitalized leases	5,000
18.	Bank's liability on acceptances executed and outstanding	1,000
19.	Notes and debentures subordinated to deposits	9,000
20.	Other liabilities	95,000
21.	Total liabilities	9,333,000
22.	Limited-life preferred stock	0

EQUITY CAPITAL

23.	Perpetual preferred stock	0
24.	Common stock	100,000
25.	Surplus	251,000
26.	a. Undivided profits and capital reserves	503,000
	b. LESS: Net unrealized loss on marketable equity securities	3,000
27.	Cumulative foreign currency translation adjustment	0
28.	Total equity capital	851,000
29.	Total liabilities, limited-life preferred stock and equity capital	10,184,000

CONSOLIDATED STATEMENT OF CONDITION OF THE 79 STATE CHARTERED TRUST DEPARTMENTS JUNE 30, 1990

ASSETS

1.	Non-interest Bearing Deposits	
	a. Own Bank and Affiliate Institutions	$ 4,574
	b. Other institutions	748
2.	Interest Bearing Deposits	
	a. Own Bank and Affiliate Institutions	101,539
	b. Other Institutions	69,317
3.	U.S. Government and Agency Obligations	300,254
4.	State, County and Municipal Obligations	89,718
5.	Other Short-Term Obligations	85,868
6.	Other Notes and Bonds	27,924
7.	Stocks	123,256
8.	Collective Investment Fund Units	41,011
9.	Real Estate Mortgages	39,499
10.	Real Estate	57,434
11.	Miscellaneous Assets	29,171
12.	Suspense Accounts	284
13.	Other	101,909
14.	Total assets	1,072,506

LIABILITIES

	Trusts and Estates		
15.	Employee Benefit		220,594
	a. (Number of Accounts)	2,385	
16.	Personal Trusts		378,203
	a. (Number of Accounts)	1,991	
17.	Estates and Guardianships		
	a. (Number of Accounts)	466	
	Agencies		
18.	Employee Benefit		21,669
	a. (Number of Accounts)	616	
19.	All Other		224,438
	a. (Number of Accounts)	1,380	
	Collective Investment Funds		
20.	Employee Benefit		4,311
	a. (Number of Accounts)	37	
21.	All Other		3,219
	a. (Number of Accounts)	39	
22.	Corporate Trust Accounts		199,129
	a. (Number of Accounts)	779	
23.	Corporate Agency Accounts		19,325
	a. (Number of Accounts)	82	
24.	Profit Accounts		439
25.	Suspense Accounts		1,179
26.	Total Liabilities		1,072,506

CAPITAL TO ASSET RATIOS
JUNE 30, 1990

BANK NAME	TOWN	RATIO
Commercial Bank at Alma	Alma	8.975
First National Bank	Altheimer	21.950
Bank of Amity	Amity	14.983
Citizens First State Bank	Arkadelphia	9.267
Elk Horn Bank & Trust Company	Arkadelphia	10.765
Merchants & Planters Bank & Trust Company	Arkadelphia	9.259
First National Bank	Ash Flat	9.670
Bank of Ashdown, N.A.	Ashdown	9.800
First National Bank	Ashdown	10.410
Bank of Atkins	Atkins	11.421
The Bank of Augusta	Augusta	14.479
Citizens State Bank	Bald Knob	8.681
The Citizens Bank	Batesville	7.255
First National Bank	Batesville	8.770
Bank of Bearden	Bearden	17.506
Citizens Bank	Beebe	10.189
First State Bank	Beebe	8.664
Benton State Bank	Benton	10.401
The Union Bank of Benton	Benton	8.465
Bank of Bentonville	Bentonville	9.634
First National Bank	Bentonville	9.950
First National Bank	Berryville	13.900
Bank of Blevins	Blevins	8.488
Farmers Bank & Trust Company	Blytheville	7.788
First National Bank	Blytheville	8.725
Citizens Bank of Booneville	Booneville	7.858
The Bank of Bradley	Bradley	7.427
Bank of Brinkley	Brinkley	11.614
FirstBank of Arkansas	Brinkley	8.621
Bank of Cabot	Cabot	9.347
Caraway Bank	Caraway	8.865
First National Bank	Calico Rock	14.640
First National Bank	Camden	9.420
The Merchants & Planters Bank, N.A.	Camden	9.560
Citizens Bank & Trust	Carlisle	10.615
Bank of Cave City	Cave City	8.931
American State Bank	Charleston	12.869
Arkansas State Bank	Clarksville	8.123
Farmers Bank and Trust Company	Clarksville	7.663
Clinton State Bank	Clinton	7.556
First National Bank	Clinton	7.900
First National Bank	Conway	9.520
First State Bank and Trust Company	Conway	8.155
Corning Bank	Corning	8.699
First National Bank	Crossett	9.640
First State Bank	Crossett	9.141
Danville State Bank	Danville	11.336
Arkansas Valley Bank	Dardanelle	10.640
Bank of Dardanelle	Dardanelle	10.983
Decatur State Bank	Decatur	14.658

CAPITAL TO ASSET RATIOS
JUNE 30, 1990

BANK NAME	TOWN	RATIO
Bank of Delight	Delight	12.568
First National Bank	DeQueen	11.650
First State Bank of DeQueen	DeQueen	9.330
Dermott State Bank	Dermott	13.854
First State Bank of Dermott	Dermott	10.411
Farmers & Merchants Bank	Des Arc	24.409
DeWitt Bank & Trust Company	DeWitt	17.402
First National Bank	DeWitt	9.650
First National Bank	Dierks	16.650
Dumas State Bank	Dumas	8.673
Merchants & Farmers Bank	Dumas	13.196
First Southern Bank	Earle	16.187
The Delta State Bank	Elaine	50.597
The Exchange Bank and Trust Company	El Dorado	10.519
First National Bank	El Dorado	9.800
National Bank of Commerce	El Dorado	10.230
Bank of Elkins	Elkins	9.638
Bank of England	England	14.471
First Commercial Bank of Lonoke County	England	10.439
The Eudora Bank	Eudora	12.190
Bank of Eureka Springs	Eureka Springs	12.544
Bank of Evening Shade	Evening Shade	11.163
Bank of Fayetteville, N.A.	Fayetteville	5.890
First National Bank	Fayetteville	8.250
McIlroy Bank & Trust	Fayetteville	8.999
Northwest National Bank	Fayetteville	6.380
First Ozark National Bank	Flippin	8.370
First State Bank of Fordyce	Fordyce	9.734
Fordyce Bank & Trust Company	Fordyce	8.621
First National Bank	Forrest City	12.015
Planters Bank & Trust Company	Forrest City	11.486
City National Bank	Fort Smith	8.840
First National Bank	Fort Smith	10.330
Merchants National Bank	Fort Smith	8.530
Planters & Merchants Bank	Gillett	11.243
The Bank of Glenwood	Glenwood	9.602
Caddo First National Bank	Glenwood	7.310
First State Bank	Gould	8.749
Bank of Gravett	Gravette	13.194
First National Bank	Green Forest	13.050
Farmers Bank	Greenwood	14.795
First State Bank of Gurdon	Gurdon	9.074
Farmers Bank	Hamburg	9.417
Calhoun County Bank	Hampton	12.080
Mercantile Bank	Hardy	13.748
The Bank of Harrisburg	Harrisburg	11.681
First National Bank	Harrison	9.410
The Security Bank	Harrison	9.246
Hazen First State Bank	Hazen	7.486
The Cleburne County Bank	Heber Springs	8.399
First National Bank of Cleburne County	Heber Springs	7.170

CAPITAL TO ASSET RATIOS
JUNE 30, 1990

BANK NAME	TOWN	RATIO
Heber Springs State Bank	Heber Springs	8.207
First National Bank	Helena	8.705
Helena National Bank	Helena	9.570
Bank of Holly Grove	Holly Grove	12.171
Citizens National Bank	Hope	10.620
First National Bank	Hope	11.490
Horatio State Bank	Horatio	9.948
Arkansas Bank and Trust Company	Hot Springs	6.380
First National Bank	Hot Springs	6.570
One National Bank	Hot Springs	8.670
Planters National Bank	Hughes	12.815
First National Bank	Huntsville	12.140
Peoples Bank	Imboden	7.091
First Jacksonville Bank and Trust	Jacksonville	9.823
Union National Bank	Jacksonville	11.230
Newton County Bank	Jasper	8.810
The Arkansas Bank	Jonesboro	9.848
Citizens Bank of Jonesboro	Jonesboro	8.563
Mercantile Bank	Jonesboro	10.279
Simmons First Bank	Jonesboro	8.023
Farmers & Merchants Bank	Judsonia	10.328
Union State Bank	Junction City	9.942
Bank of Kensett	Kensett	23.157
Pine State Bank	Kingsland	8.236
Madison Bank & Trust	Kingston	7.941
Bank of Lake Village	Lake Village	12.581
Simmons First Bank	Lake Village	9.710
Citizens Bank of Lavaca	Lavaca	11.643
Leachville State Bank	Leachville	10.022
Little River Bank	Lepanto	18.824
First National Bank	Lewisville	9.660
Peoples Bank & Loan Company	Lewisville	8.412
Bank of Lincoln	Lincoln	9.470
Arkansas Bankers' Bank	Little Rock	93.416
Eagle Bank & Trust Co.	Little Rock	7.732
First Commercial Bank, N.A.	Little Rock	8.730
First Exchange Bank of Little Rock, N.A.	Little Rock	12.440
Metropolitan National Bank	Little Rock	6.910
Pulaski Bank & Trust Company	Little Rock	7.319
Union National Bank	Little Rock	11.050
Worthen Bank & Trust Company, N.A.	Little Rock	8.450
Bank of Lockesburg	Lockesburg	12.434
First State Bank	Loncke	12.242
Farmers Bank & Trust Company	Magnolia	9.977
First National Bank	Magnolia	9.890
Union National Bank	Magnolia	8.420
Bank of Malvern	Malvern	11.058
Malvern National Bank	Malvern	9.860
Mercantile Bank	Mammoth Spring	11.780
Merchants & Planters Bank	Manila	12.220
Bank of Mansfield	Mansfield	7.871

CAPITAL TO ASSET RATIOS
JUNE 30, 1990

BANK NAME	TOWN	RATIO
First National Bank	Marianna	14.322
Citizens Bank	Marion	8.950
Marked Tree Bank	Marked Tree	10.224
Searcy County Bank	Marshall	12.712
Bank of Marvell	Marvell	12.184
Bank of McCrory	McCrory	9.655
First National Bank	McGehee	13.040
McGehee Bank	McGehee	13.172
The Bank of North Arkansas	Melbourne	8.034
First National Bank	Mena	10.080
The Union Bank of Mena	Mena	10.413
MidSouth Bank	Monette	8.040
Commercial Bank & Trust Co.	Monticello	9.396
Union Bank & Trust Co.	Monticello	7.977
First National Bank	Morrilton	9.810
Morrilton Security Bank, N.A.	Morrilton	9.880
The Bank of Montgomery County	Mount Ida	12.321
First National Bank and Trust Company	Mountain Home	9.230
Peoples Bank & Trust Company	Mountain Home	9.346
Bank of Mountain View	Mountain View	18.396
Bank of Mulberry	Mulberry	9.582
Pike County Bank	Murfreesboro	10.675
Citizens National Bank	Nashville	11.930
First National Bank	Nashville	9.170
Bank of Newark	Newark	10.183
First State Bank of Newport	Newport	12.231
Merchants & Planters Bank	Newport	8.830
Bank of Little Rock	North Little Rock	14.912
National Bank of Arkansas	North Little Rock	5.580
One National Bank	North Little Rock	9.220
The Twin City Bank	North Little Rock	7.979
First National Bank	Osceola	9.747
The Planters Bank	Osceola	9.808
Bank of Ozark	Ozark	10.414
First National Bank	Paragould	10.022
Security Bank	Paragould	8.121
Bank of Parkdale	Parkdale	9.317
First State Bank	Parkin	9.727
First National Bank	Paris	8.950
The Perry County Bank	Perryville	8.490
Piggott State Bank	Piggott	7.708
National Bank of Commerce	Pine Bluff	9.410
Pine Bluff National Bank	Pine Bluff	8.030
Simmons First National Bank	Pine Bluff	9.540
First State Bank	Plainview	10.248
Bank of Pocahontas	Pocahontas	11.079
Planters & Stockmen Bank	Pocahontas	7.942
The Peoples Bank	Portland	12.294
Portland Bank	Portland	10.569
The Farmers & Merchants Bank	Prairie Grove	13.950
Bank of Prescott	Prescott	8.183

CAPITAL TO ASSET RATIOS
JUNE 30, 1990

BANK NAME	TOWN	RATIO
The Bank of Rector	Rector	12.443
Farmers & Merchants Bank	Reyno	6.281
The Bank of Rison	Rison	17.553
Farmers & Merchants Bank	Rogers	10.442
First National Bank & Trust Company	Rogers	7.050
First Bank of Arkansas	Russellville	7.453
First National Bank	Russellville	8.880
Peoples Bank & Trust Company	Russellville	8.296
Bank of Salem	Salem	7.588
Logan County Bank	Scranton	11.982
First National Bank	Searcy	11.320
First Security Bank	Searcy	11.863
First National Bank	Sheridan	13.240
Grant County Bank	Sheridan	10.880
Arkansas State Bank	Siloam Springs	7.535
First National Bank	Siloam Springs	7.440
Smackover State Bank	Smackover	12.056
Merchants & Planters Bank	Sparkman	9.138
First National Bank	Springdale	11.120
First State Bank	Springdale	8.532
Springdale Bank and Trust	Springdale	12.644
Bodcaw Bank	Stamps	10.753
Bank of Star City	Star City	8.755
Stephens Security Bank	Stephens	9.361
Citizens Bank	Strong	18.928
The Farmers & Merchants Bank	Stuttgart	10.822
First National Bank	Stuttgart	9.260
Commercial National Bank	Texarkana	9.440
State First National Bank	Texarkana	9.010
Bank of Trumann	Trumann	12.789
First National Bank	Trumann	6.866
Bank of Tuckerman	Tuckerman	11.342
Tyronza Bank	Tyronza	14.648
Citizens Bank & Trust Company	Van Buren	8.698
First National Bank	Van Buren	8.260
The Peoples Bank	Waldo	11.329
Bank of Waldron	Waldron	13.146
The Scott County Bank	Waldron	8.961
The Arkansas Bank	Walnut Ridge	11.701
First National Bank	Walnut Ridge	10.219
First State Bank	Warren	8.807
Warren Bank & Trust Company	Warren	11.949
Bank of Weiner	Weiner	13.605
Merchants & Farmers Bank	West Helena	7.232
Bank of West Memphis	West Memphis	12.043
Fidelity National Bank	West Memphis	7.731
First National Bank	West Memphis	10.628
Wilmot State Bank	Wilmot	17.253
American State Bank	Wilson	14.134
Cross County Bank	Wynne	8.404
First Arkansas Bank	Wynne	8.151
First National Bank	Wynne	9.602
The Bank of Yellville	Yellville	8.912

NATIONAL BANKS

NAME	CITY	TOTAL ASSETS
First National Bank	Altheimer	10,173
First National Bank	Ash Flat	86,624
Bank of Ashdown, N.A.	Ashdown	39,969
First National Bank	Ashdown	47,569
First National Bank	Batesville	117,996
First National Bank	Bentonville	54,446
First National Bank	Berryville	94,227
First National Bank	Blytheville	118,096
First National Bank	Calico Rock	44,048
First National Bank	Camden	98,648
The Merchants & Planters Bank, N.A.	Camden	68,078
First National Bank	Clinton	28,432
First National Bank	Conway	192,940
First National Bank	Crossett	81,093
First National Bank	DeQueen	74,127
First National Bank	DeWitt	68,320
First National Bank	Dierks	30,020
The First National Bank	El Dorado	253,912
National Bank of Commerce	El Dorado	118,822
The Bank of Fayetteville, N.A.	Fayetteville	70,187
First National Bank	Fayetteville	226,117
Northwest National Bank	Fayetteville	35,562
First Ozark National Bank	Flippin	28,997
First National Bank	Forrest City	113,736
The City National Bank	Fort Smith	238,768
The First National Bank	Fort Smith	400,416
Merchants National Bank	Fort Smith	222,487
Caddo First National Bank	Glenwood	36,470
The First National Bank	Green Forest	83,057
The First National Bank	Harrison	76,442
First National Bank	Heber Springs	46,180
First National Bank	Helena	74,053
Helena National Bank	Helena	61,432
Citizens National Bank	Hope	144,487
The First National Bank	Hope	90,997
First National Bank	Hot Springs	237,691
One National Bank	Hot Springs	49,692
Planters National Bank	Hughes	17,375
First National Bank	Huntsville	60,828
Union National Bank	Jacksonville	42,223

NATIONAL BANKS

NAME	CITY	TOTAL ASSETS
The First National Bank	Lewisville	18,083
First Commercial Bank, N.A.	Little Rock	890,791
First Exchange Bank, N.A.	Little Rock	23,336
Metropolitan National Bank	Little Rock	172,094
Union National Bank	Little Rock	511,279
Worthen Bank & Trust Company, N.A.	Little Rock	619,481
First National Bank	Magnolia	199,361
Union National Bank	Magnolia	26,173
The Malvern National Bank	Malvern	107,816
First National Bank	Marianna	34,492
The First National Bank	McGehee	23,517
First National Bank	Mena	72,960
The First National Bank	Morrilton	62,521
Morrilton Security Bank, N.A.	Morrilton	46,700
First National Bank & Trust Company	Mountain Home	159,144
Citizens National Bank	Nashville	25,759
First National Bank	Nashville	55,102
National Bank of Arkansas	North Little Rock	33,157
One National Bank	North Little Rock	237,650
First National Bank	Osceola	60,247
First National Bank	Paragould	163,040
First National Bank	Paris	54,564
National Bank of Commerce	Pine Bluff	216,386
Pine Bluff National Bank	Pine Bluff	66,215
Simmons First National Bank	Pine Bluff	422,664
First National Bank & Trust Company	Rogers	223,113
First National Bank	Russellville	142,043
First National Bank	Searcy	163,080
First National Bank	Sheridan	16,481
First National Bank	Siloam Springs	113,617
First National Bank	Springdale	256,895
First National Bank	Stuttgart	130,667
Commercial National Bank	Texarkana	84,042
State First National Bank	Texarkana	412,725
First National Bank	Trumann	18,108
First National Bank	Van Buren	79,424
First National Bank	Walnut Ridge	65,459
Fidelity National Bank	West Memphis	45,647
First National Bank	West Memphis	49,819
The First National Bank	Wynne	95,854

Seventy-Sixth Report

OF THE

ONE HUNDRED SEVENTY-SEVEN STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 1990

Commercial Bank at Alma
Alma, AR

Hwy. 64-71
P.O. Box 2199
County: Crawford
Population: 3,009

72921-2199
Telephone: 632-2257
FAX Number: 632-2263

Branches in Town: 0
Other Branches: 2
Charter Number: 297
Date: Jan. 31, 1910

Trust Department: No

Bank Holding Company
Commerce Financial Corp., Alma, AR

CHM.: JOHN PAUL BALLENTINE
PRESIDENT/CEO: TERRY Q. CARSON
EX. VICE PRES.: WILLIAM BRASHER III
VICE PRESIDENT: HELEN S. JONES
CASH/OPER. OFF.: MARY BETH FREEMAN
ASST. V.P.: REX A. WOODS

Cash and balances Due From Banks:	782	Deposits:	32,163
Federal Funds and Repos:	1,500	Federal funds and Borrowings:	0
Investments:	9,561	Other Liabilities:	323
Total Loans:	22,116	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,022	Total Liabilities:	32,486
Other Real Estate:	111		
Other Assets:	597	Total Equity Capital and Reserves:	3,203
Total Assets:	35,689	Total Liabilities and Capital:	35,689
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

DIRECTORS: John Paul Ballentine, Terry Q. Carson, William N. Brasher III, Hilda Knight, James A. Arnold II, John A. Griffin

Bank of Amity
Amity, AR

Public Square
P.O. Box 38
County: Clark
Population: 859

71921-0038
Telephone: 342-5269
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 198
Date: Jan. 30, 1905

Trust Department: No

Bank Holding Company
None

CHM.: CLEDA OLDS
PRESIDENT/CEO: CLEDA OLDS
VICE PRESIDENT: JOE F. MAXEY
VICE PRESIDENT: ERNIE DUNLAP
ASST. CASH: HAZEL RICHARDSON
ASST. CASH: PEGGY ADAMS

Cash and balances Due From Banks:	3,102	Deposits:	41,945
Federal Funds and Repos:	1,575	Federal funds and Borrowings:	0
Investments:	32,179	Other Liabilities:	718
Total Loans:	12,259	Subordinated Debt:	0
Bank Premises and Fixed Assets:	120	Total Liabilities:	42,663
Other Real Estate:	51		
Other Assets:	896	Total Equity Capital and Reserves:	7,519
Total Assets:	50,182	Total Liabilities and Capital:	50,182
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Cleda Olds, Joe F. Maxey, Ernie Dunlap, Hazel Richardson, M.H. Oakley

Citizens First State Bank
Arkadelphia, AR

5th and Main Street
P.O. Box 218
County: Clark
Population: 10,169

71923-0218
Telephone: 246-2411
FAX Number: 246-5400

Branches in Town: 1
Other Branches: 0
Charter Number: 736
Date: May 24, 1977

Trust Department: No

Bank Holding Company
FDH Bancshares, Inc., Little Rock, AR

PRESIDENT/CEO: RAYMOND TOLER
EX. VICE PRESIDENT: TOM CALHOON
VICE PRESIDENT: JUDY SLIGH

Cash and balances Due From Banks:	2,002	Deposits:	37,934
Federal Funds and Repos:	1,200	Federal funds and Borrowings:	0
Investments:	11,675	Other Liabilities:	427
Total Loans:	24,721	Subordinated Debt:	0
Bank Premises and Fixed Assets:	496	Total Liabilities:	38,361
Other Real Estate:	828		
Other Assets:	1,357	Total Equity Capital and Reserves:	3,918
Total Assets:	42,279	Total Liabilities and Capital:	42,279
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

DIRECTORS: I.B. Fuller Jr., Raymond Toler, Jerry Francis, Billy Bob Hardman, Ed McCorkle, John M. Moore, Tom Calhoon, Edward L. Cullum Jr.

Elk Horn Bank & Trust Company
Arkadelphia, AR

601 Main Street
P.O. Box 248
County: Clark
Population: 10,169

71923-0248
Telephone: 246-5811
FAX Number: 246-2182

Branches in Town: 1
Other Branches: 1
Charter Number: 142
Date: Sep. 28, 1903

Trust Department: Yes

Bank Holding Company
Southern Development Bancorporation, Arkadelphia, AR

CHAIRMAN: JAMES W. HARRINGTON
PRESIDENT/CEO: GEORGE P. SURGEON
EX. V.P./CASH/T.O.: ROY N. SHOPE

Cash and balances Due From Banks:	1,541	Deposits:	53,433
Federal Funds and Repos:	1,350	Federal funds and Borrowings:	159
Investments:	33,086	Other Liabilities:	570
Total Loans:	22,029	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,368	Total Liabilities:	54,162
Other Real Estate:	411		
Other Assets:	911	Total Equity Capital and Reserves:	6,534
Total Assets:	60,696	Total Liabilities and Capital:	60,696
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

DIRECTORS: Thomas Barksdale, James Blanton, Harold Echols, Ronald Grzywinski, James Harrington, Mary Houghton, Hugh Lookadoo, Mary Jo Mann, Wayne Pollard, Roy Shope, George Surgeon, S. Robson Walton

Merchants & Planters Bank & Trust Company
Arkadelphia, AR

526 Main Street
P. O. Box 291
County: Clark
Population: 10,169

71923-0219
Telephone: 246-4511
FAX Number: 246-4407

Branches in Town: 1
Other Branches: 1
Charter Number: 341
Date: Jun. 15, 1911

Trust Department: Yes

Bank Holding Company
Central Arkansas Bancshares, Inc., Malvern, AR

CHM./T.O.: ROSS M. WHIPPLE
PRESIDENT/CEO: JAMES D. FERGUSON
EX. V.P.: ROBERT W. ANTHONY
VICE PRESIDENT: BARBARA NEEL
CASH.: CARRIE A. BEENE

Cash and balances Due From Banks:	1,169	Deposits:	42,661
Federal Funds and Repos:	735	Federal funds and Borrowings:	36
Investments:	15,304	Other Liabilities:	277
Total Loans:	27,863	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,142	Total Liabilities:	42,974
Other Real Estate:	383		
Other Assets:	763	Total Equity Capital and Reserves:	4,385
Total Assets:	47,359	Total Liabilities and Capital:	47,359
Total Trust Assets:	0	Number of Shares Outstanding:	4,800

DIRECTORS: Jane Ross, Ross M. Whipple, Paul Offutt, James Ferguson, Sam R. Clark, Donald M. Tatman, Steven L. DeMott, Toney D. McMillan

Bank of Atkins
Atkins, AR

202 N.E. First Street
P.O. Box 157
County: Pope
Population: 3,002

72823-0157
Telephone: 641-2987
FAX Number: 641-2566

Branches in Town: 0
Other Branches: 0
Charter Number: 35
Date: Sep. 19, 1895

Trust Department: No

Bank Holding Company
None

CHM.: JAMES C. MITHCELL
PRESIDENT/CEO: DAVID M. MITCHELL
EX. V.P.: JAMES MYATT
CASH.: DOROTHY WILEY

Cash and balances Due From Banks:	760	Deposits:	13,736
Federal Funds and Repos:	700	Federal funds and Borrowings:	0
Investments:	6,193	Other Liabilities:	100
Total Loans:	7,327	Subordinated Debt:	0
Bank Premises and Fixed Assets:	53	Total Liabilities:	13,836
Other Real Estate:	229		
Other Assets:	358	Total Equity Capital and Reserves:	1,784
Total Assets:	15,620	Total Liabilities and Capital:	15,620
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

DIRECTORS: James C. Mitchell, David M. Mitchell, Jean S. Mitchell, James A. Myatt

The Bank of Augusta
Augusta, AR

100 S. Second Street
P.O. Box Y
County: Woodruff
Population: 3,500

72006-1005
Telephone: 347-2511
FAX Number: 347-2654

Branches in Town: 0
Other Branches: 0
Charter Number: 669
Date: Feb. 20, 1935

Trust Department: Yes

Bank Holding Company
None

CHM.: R.E. GREGORY
PRESIDENT: E.R. MILLER

CEO/EX. V.P./T.O.: MOODY WHITEHEAD

Cash and balances Due From Banks:	1,773	Deposits:	30,623
Federal Funds and Repos:	2,900	Federal funds and Borrowings:	0
Investments:	18,421	Other Liabilities:	269
Total Loans:	11,982	Subordinated Debt:	0
Bank Premises and Fixed Assets:	227	Total Liabilities:	30,892
Other Real Estate:	51		
Other Assets:	768	Total Equity Capital and Reserves:	5,230
Total Assets:	36,122	Total Liabilities and Capital:	36,122
Total Trust Assets:	208	Number of Shares Outstanding:	8,000

DIRECTORS: R.E. Gregory, E.R. Miller, Moody Whitehead, Franklin Collier, Dr. Steven Collier, W.P. Daniel, W.P. Daniel Jr., Charles P. Eldridge, John Rolfe Eldridge, R.E. Gregory Jr., Dorothy Willis

Citizens State Bank
Bald Knob, AR

306 South Elm Street
P.O. Box 200
County: White
Population: 2,740

72010-0200
Telephone: 724-3241
FAX Number: 724-5985

Branches in Town: 0
Other Branches: 1
Charter Number: 636
Date: Jan. 22, 1931

Trust Department: Yes

Bank Holding Company
Citizens State Bankshares of Bald Knob, Inc., Bald Knob, AR

CHM./CEO: JUANITA LITZELFELNER
PRESIDENT/T.O.: LARRY E. KIRCHER

SR. V.P./CASH.: WENDELL NIER
VICE PRESIDENT: PEGGY REED

Cash and balances Due From Banks:	1,789	Deposits:	26,395
Federal Funds and Repos:	475	Federal funds and Borrowings:	0
Investments:	11,721	Other Liabilities:	335
Total Loans:	13,746	Subordinated Debt:	0
Bank Premises and Fixed Assets:	493	Total Liabilities:	26,730
Other Real Estate:	79		
Other Assets:	968	Total Equity Capital and Reserves:	2,541
Total Assets:	29,271	Total Liabilities and Capital:	29,271
Total Trust Assets:	1,466	Number of Shares Outstanding:	4,000

DIRECTORS: Juanita Litzelfelner, Larry E. Kircher, Wendell Nier, Bob J. Clark, Dr. Bernard Smith

The Citizens Bank
Batesville, AR

Third and College Streets
P.O. Box 2156
County: Independence
Population: 8,263

72503-2156
Telephone: 793-4441
FAX Number: 793-9190

Branches in Town: 5
Other Branches: 0
Charter Number: 705
Date: Feb. 19, 1953

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
Citizens Bancshares of Batesville, Inc., Batesville, AR

CHM./CEO: T. G. VINSON
PRESIDENT: WOODY CASTLEBERRY

TRUST OFFICER: GENE CRAWFORD

Cash and balances Due From Banks	6,798	Deposits	145,388
Federal Funds and Repos	2,900	Federal funds and Borrowings	50
Investments	52,129	Other Liabilities	711
Total Loans	89,428	Subordinated Debt	0
Bank Premises and Fixed Assets	2,582	Total Liabilities	146,149
Other Real Estate	1,310		
Other Assets	2,435	Total Equity Capital and Reserves	11,433
Total Assets	157,582	Total Liabilities and Capital	157,582
Total Trust Assets	6,685	Number of Shares Outstanding	16,500

DIRECTORS: T.G. Vinson, M.F. Highsmith, Dr. Lackey Moody, Doyle W. Rogers, Noel K. Sims, Kay Southerland

Bank of Bearden
Bearden, AR

Second and Cedar Streets
P.O. Box 135
County: Ouachita
Population: 1,600

71720-0135
Telephone: 687-2233
FAX Number: 687-3712

Branches in Town: 0
Other Branches: 0
Charter Number: 688
Date: Jun. 17, 1945

Trust Department: No

Bank Holding Company
None

CHM.: JOHN E. ANTHONY
PRESIDENT/CEO: RICK GREEN

EX. VICE PRESIDENT: KEN RILEY
CASH.: ROSEMARY BARNER

Cash and balances Due From Banks	1,384	Deposits	16,698
Federal Funds and Repos	2,175	Federal funds and Borrowings	0
Investments	8,355	Other Liabilities	172
Total Loans	8,129	Subordinated Debt	0
Bank Premises and Fixed Assets	103	Total Liabilities	16,870
Other Real Estate	0		
Other Assets	304	Total Equity Capital and Reserves	3,580
Total Assets	20,450	Total Liabilities and Capital	20,450
Total Trust Assets	0	Number of Shares Outstanding	8,300

DIRECTORS: John E. Anthony, Mary Lynn Anthony, Steven M. Anthony, O.D. Cathey, Rick Green, Kenneth D. Keeton, Eric Stuckey, J.E. Word

Citizens Bank
Beebe, AR

114 N. Main
P.O. Drawer T
County: White
Population: 4,000

72012-1020
Telephone: 882-6411
FAX Number: 882-6413

Branches in Town: 1
Other Branches: 0
Charter Number: 465
Date: Jun. 21, 1917

Trust Department: No

Bank Holding Company
Citizens Bancshares of Beebe, Beebe, AR

CHM./CEO: E.H. ABINGTON, II
PRESIDENT: J. DARREL HALL
SR. V.P.: JAMES A. LOVELL, JR.
FIRST V.P.: MARGIE JENSEN
V.P./MARKETING: C.A. JONES

Cash and balances Due From Banks:	2,538	Deposits:	40,642
Federal Funds and Repos:	2,500	Federal funds and Borrowings:	0
Investments:	12,793	Other Liabilities:	274
Total Loans:	26,384	Subordinated Debt:	0
Bank Premises and Fixed Assets:	498	Total Liabilities:	40,916
Other Real Estate:	108		
Other Assets:	737	Total Equity Capital and Reserves:	4,642
Total Assets:	45,558	Total Liabilities and Capital:	45,558
Total Trust Assets:	0	Number of Shares Outstanding:	1,160

DIRECTORS: E.H. Abington II, Doyle Burns, Millan Burrow, G. Byrne Garrett, H. Leroy Goff, J. Darrel Hall, Lee E. Hayes, Margie Jensen, C.A. Jones, James D. Rakes, Mayes Scott

First State Bank
Beebe, AR

1500 W. DeWitt Henry
P.O. Box 2000
County: White
Population: 4,000

72012-2000
Telephone: 882-6406
FAX Number: 882-6892

Branches in Town: 0
Other Branches: 0
Charter Number: 742
Date: Mar. 23, 1981

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
First Charter Bancshares, Inc., N. Little Rock, AR

CHM./CEO/PRES./T.O.:
GARLAND KIRKPATRICK
SR. VICE PRESIDENT: DAVID MILLER
CASH.: MARILYN COLE
ASST. CASH.: LORETTA SANSOM
ADM. ASST: GLORIA PRUITT

Cash and balances Due From Banks:	1,988	Deposits:	21,236
Federal Funds and Repos:	0	Federal funds and Borrowings:	143
Investments:	7,411	Other Liabilities:	981
Total Loans:	12,922	Subordinated Debt:	0
Bank Premises and Fixed Assets:	664	Total Liabilities:	22,360
Other Real Estate:	113		
Other Assets:	1,383	Total Equity Capital and Reserves:	2,121
Total Assets:	24,481	Total Liabilities and Capital:	24,481
Total Trust Assets:	66	Number of Shares Outstanding:	50,000

DIRECTORS: Dr. Ruth L. Couch, Grace Crouch, Walter England, Keith Knight, Gene Holman, Garland Kirkpatrick, David Miller, Lyndell Lay

Benton State Bank
Benton, AR

146 W. South Street
P.O. Box 9
County: Saline
Population: 18,000

72015-0009
Telephone: 778-0431
FAX Number: 778-6447

Branches in Town: 2
Other Branches: 4
Charter Number: 664
Date: Feb. 9, 1934

Trust Department: Yes

Bank Holding Company
Benton State Bankshares, Inc., Benton, AR

CHM./PRESIDENT/CEO: LARRY WHITLEY
EX. V.P./CASH./T.O.: RUSSELL COLEMAN
SR. VICE PRESIDENT: HARRY McCORMICK
SR. VICE PRESIDENT: BARBARA WEAVER

Cash and balances Due From Banks:	12,687	Deposits:	137,167
Federal Funds and Repos:	9,100	Federal funds and Borrowings:	909
Investments:	60,307	Other Liabilities:	1,386
Total Loans:	68,493	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,453	Total Liabilities:	139,462
Other Real Estate:	325		
Other Assets:	2,287	Total Equity Capital and Reserves:	16,190
Total Assets:	155,652	Total Liabilities and Capital:	155,652
Total Trust Assets:	5,885	Number of Shares Outstanding:	132,000

DIRECTORS: W.R. Alsobrook, Roy Bishop, Calvin Brown, Russell Coleman, Edwin Henry, W.B. Holiman Jr., W.W. Jones, Malcolm Lawrence, D.W. May, Gordon Spivey, D.J. Stirman, W.L. Tucker, Larry Whitley, Virgil Williams

The Union Bank of Benton
Benton, AR

201 Market Street
P.O. Box 687
County: Saline
Population: 18,000

72015-0687
Telephone: 778-0411
FAX Number: 778-0411

Branches in Town: 1
Other Branches: 1
Charter Number: 706
Date: Jan. 11, 1954

Trust Department: Yes

Bank Holding Company
Union Bancshares of Benton, Inc., Benton, AR

CHM./CEO: GREG B. BROWN
PRESIDENT: BOB GREGORY
SR. V.P.-OPERATIONS: DEBRA KEEN
SR. V.P.: MICKEY TAYLOR
TRUST OFFICER: RAY PENNINGTON

Cash and balances Due From Banks:	4,957	Deposits:	69,784
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	32,273	Other Liabilities:	570
Total Loans:	36,689	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,461	Total Liabilities:	70,354
Other Real Estate:	0		
Other Assets:	1,080	Total Equity Capital and Reserves:	6,506
Total Assets:	76,860	Total Liabilities and Capital:	76,860
Total Trust Assets:	1,330	Number of Shares Outstanding:	72,940

DIRECTORS: Greg Brown, June Brown, Lilburne Carlisle, Bob Gregory, J.D. Harris, Ron Kuerner, I.E. McCray Jr., John Young, Debra Keen

Bank of Bentonville
Bentonville, AR

201 N.E. A. Street
P.O. Box 1229
County: Benton
Population: 10,000

72712-1229
Telephone: 273-3331
FAX Number: 271-1315

Branches in Town: 2
Other Branches: 2
Charter Number: 641
Date: Feb. 25, 1931

Trust Department: Yes

Bank Holding Company
None

PRESIDENT/CEO: BURTON E. STACY
EX. VICE PRESIDENT: DAVID A. SHORT
EX. VICE PRESIDENT: JOHN W. FRYER
SR. VICE PRESIDENT: WARREN FIELDS
SR. VICE PRESIDENT: JIM CARGILL
TRUST OFFICER: BOB O'NEAL

Cash and balances Due From Banks:	11,929	Deposits:	225,378
Federal Funds and Repos:	9,600	Federal funds and Borrowings:	775
Investments:	86,086	Other Liabilities:	1,824
Total Loans:	136,635	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,621	Total Liabilities:	227,977
Other Real Estate:	1,326		
Other Assets:	4,086	Total Equity Capital and Reserves:	24,306
Total Assets:	252,283	Total Liabilities and Capital:	252,283
Total Trust Assets:	105,999	Number of Shares Outstanding:	178,000

DIRECTORS: Edward F. Adair, James Arkins, George Billingsley, Max Burger, Bob Dobbs, Kirk Dupps, Ms. Lael Finch, John W. Fryer, David Glass, Roger McMennamy, John Shores, Burton Stacy

Bank of Blevins
Blevins, AR

Main Street
P.O. Box 158
County: Hempstead
Population: 314

71825-0158
Telephone: 874-2541
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 385
Date: Aug. 12, 1912

Trust Department: No

Bank Holding Company
First Nat'l Bancshares of Hempstead Cty, Inc., Hope, AR

CHM.: THOMAS E. HAYS, JR.
PRESIDENT/CEO: MIKE STEPHENS
SR. VICE PRESIDENT: NELL STEPHENS
ADMIN. ASST.: PEGGY BUTLER

Cash and balances Due From Banks:	394	Deposits:	11,223
Federal Funds and Repos:	50	Federal funds and Borrowings:	0
Investments:	6,440	Other Liabilities:	97
Total Loans:	4,956	Subordinated Debt:	0
Bank Premises and Fixed Assets:	299	Total Liabilities:	11,320
Other Real Estate:	27		
Other Assets:	204	Total Equity Capital and Reserves:	1,050
Total Assets:	12,370	Total Liabilities and Capital:	12,370
Total Trust Assets:	0	Number of Shares Outstanding:	8,050

DIRECTORS: Thomas E. Hays Jr., Charles Sharpe Jr., Harold Stephens, Mike Stephens, Nell Stephens

Farmers Bank & Trust Company
Blytheville, AR

400 W. Main
P. O. Box 688
County: Mississippi
Population: 23,844

72315-0688
Telephone: 763-8101
FAX Number: 763-1688

Branches in Town: 2
Other Branches: 1
Charter Number: 253
Date: Mar. 16, 1908

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
Farmers Bancorp. Inc., Blytheville, AR

CHM./CEO: JAMES L. MAGEE
PRESIDENT: ALVIN HUFFMAN, III
EX. V.P./CASH.: STEVE BELL
VICE PRESIDENT: JOE CHURCHILL
VICE PRESIDENT: MIKE HUFFMAN
TRUST OFFICER: DONA HOLMES

Cash and balances Due From Banks	11,879	Deposits	104,095
Federal Funds and Repos	2,800	Federal funds and Borrowings	5,053
Investments	48,786	Other Liabilities	1,114
Total Loans	49,306	Subordinated Debt	0
Bank Premises and Fixed Assets	1,364	Total Liabilities	110,262
Other Real Estate	3,508		
Other Assets	1,932	Total Equity Capital and Reserves	9,313
Total Assets	119,575	Total Liabilities and Capital	119,575
Total Trust Assets	6,588	Number of Shares Outstanding	40,000

DIRECTORS: James L. Magee, Dale Briggs, Glen Cook, Alvin Huffman III, Paul C. Hughes, Dr. Herbert Jones, Gaylon M. Lawrence Jr., R.A. Porter, Harold Sudbury

Citizens Bank of Booneville
Booneville, AR

80 W. Main
P.O. Box 238
County: Logan
Population: 3,718

72927-0238
Telephone: 675-2747
FAX Number: 675-5050

Branches in Town: 0
Other Branches: 2
Charter Number: 397
Date: Apr. 18, 1910

Trust Department: Yes

Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

CHM./PRES./CEO: JERAL L. HAMPTON
EX. VICE PRESIDENT: JOE EARP
EX. VICE PRESIDENT: JOHN HAMPTON

Cash and balances Due From Banks	2,946	Deposits	66,430
Federal Funds and Repos	1,500	Federal funds and Borrowings	19
Investments	27,981	Other Liabilities	519
Total Loans	37,954	Subordinated Debt	0
Bank Premises and Fixed Assets	474	Total Liabilities	66,968
Other Real Estate	144		
Other Assets	1,680	Total Equity Capital and Reserves	5,711
Total Assets	72,679	Total Liabilities and Capital	72,679
Total Trust Assets	0	Number of Shares Outstanding	100,000

DIRECTORS: Jeral L. Hampton, A.B. Littlefield, John T. Hampton, Billy Dale Leslie, C. Richard Lippard, W.C. Littlefield, Robert E. Remy

The Bank of Bradley
Bradley, AR

Main Street
P.O. Box 120
County: Lafayette
Population: 790

71826-0120
Telephone: 894-3322
FAX Number: 894-3324

Branches in Town: 0
Other Branches: 0
Charter Number: 653
Date: Apr. 10, 1933

Trust Department: No

Bank Holding Company
The Bradley Corporation, Bradley, AR

CHM./PRESIDENT/CEO: LANE PIERCE
EX. V.P.: BILLIE D. PIERCE

Cash and balances Due From Banks	488	Deposits	9,611
Federal Funds and Repos	805	Federal funds and Borrowings	0
Investments	3,712	Other Liabilities	61
Total Loans	4,737	Subordinated Debt	0
Bank Premises and Fixed Assets	313	Total Liabilities	9,672
Other Real Estate	171		
Other Assets	222	Total Equity Capital and Reserves	776
Total Assets	10,448	Total Liabilities and Capital	10,448
Total Trust Assets	0	Number of Shares Outstanding	10,000

DIRECTORS: Lane Pierce, Gerald Crabtree, Randy Griffing

Bank of Brinkley
Brinkley, AR

130 S. New Orleans
P.O. Box 727
County: Monroe
Population: 4,909

72021-0727
Telephone: 734-3133
FAX Number: 734-3001

Branches in Town: 0
Other Branches: 0
Charter Number: 110
Date: Jan. 17, 1903

Trust Department: No

Bank Holding Company
Brinkley Bancshares, Inc., Brinkley, AR

CHM./CEO: A. H. RUSHER
PRESIDENT: GUS RUSHER
EX. V.P.: HAROLD HARDWICK
VICE PRESIDENT: TERRY SINGLETERRY
ASST. VICE PRESIDENT: TODD WILSON
CASH: MILDRED DICKSON

Cash and balances Due From Banks	2,103	Deposits	53,601
Federal Funds and Repos	1,800	Federal funds and Borrowings	0
Investments	35,140	Other Liabilities	525
Total Loans	19,894	Subordinated Debt	0
Bank Premises and Fixed Assets	641	Total Liabilities	54,126
Other Real Estate	428		
Other Assets	1,232	Total Equity Capital and Reserves	7,112
Total Assets	61,238	Total Liabilities and Capital	61,238
Total Trust Assets	0	Number of Shares Outstanding	24,000

DIRECTORS: A.H. Rusher, Gus Rusher, Harold Hardwick, James H. Carroll Jr., Steve Fowler, John E. Deen Jr.

FirstBank of Arkansas
Brinkley, AR

207 S. Main Street
P. O. Box 787
County: Monroe
Population: 4,909

72021-0787
Telephone: 734-1300
FAX Number: 734-1305

Branches in Town: 0
Other Branches: 0
Charter Number: 747
Date: Jan. 25, 1989

Trust Department: No

Bank Holding Company
None

CHM.: JAMES P. "JAKE" FARRELL
PRESIDENT: EDDIE MELSON
V.P.: JAMES D. SISK
V.P.: STEVE LAWRENCE
CASH.: CHRIS RAINBOLT
ASST. CASH.: JUDY BROWN

Cash and balances Due From Banks:	528	Deposits:	18,678
Federal Funds and Repos:	100	Federal funds and Borrowings:	1,650
Investments:	7,183	Other Liabilities:	160
Total Loans:	12,998	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,007	Total Liabilities:	20,488
Other Real Estate:	182		
Other Assets:	423	Total Equity Capital and Reserves:	1,933
Total Assets:	22,421	Total Liabilities and Capital:	22,421
Total Trust Assets:	0	Number of Shares Outstanding:	66,500

DIRECTORS: John F. Farrell, James P. Farrell, Eddie Melson, Dewey Snowden, Bobby Robinson

Bank of Cabot
Cabot, AR

One City Plaza
P.O. Box 1028
County: Lonoke
Population: 8,286

72023-1028
Telephone: 843-3575
FAX Number: 843-2964

Branches in Town: 2
Other Branches: 1
Charter Number: 120
Date: Mar. 23, 1903

Trust Department: Yes

Bank Holding Company
Cabot Bankshares, Inc., Cabot, AR

CHM.: HOWELL M. THOMPSON
PRESIDENT/CEO: JAMES M. PARK
V.P./CASH.: JOE W. PARK
V.P.-LOANS: WILLIAM E. WILLIAMS
V.P.-MTG. LOANS: FRED CAMPBELL
CONTROLLER: DORIS WALKER
AUDITOR: OLETA KINDER
T.O.: JAN McGOUGH

Cash and balances Due From Banks:	4,296	Deposits:	81,429
Federal Funds and Repos:	3,350	Federal funds and Borrowings:	0
Investments:	25,238	Other Liabilities:	819
Total Loans:	54,146	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,777	Total Liabilities:	82,248
Other Real Estate:	333		
Other Assets:	1,588	Total Equity Capital and Reserves:	8,480
Total Assets:	90,728	Total Liabilities and Capital:	90,728
Total Trust Assets:	502	Number of Shares Outstanding:	25,000

DIRECTORS: Howell M. Thompson, Dearl Dixon, Jerry Jones, Jack M. Lowman, Mark Magie, James M. Park, Joe W. Park, Gerald H. Shock, Steve Tipton, William G. Thompson, William E. Williams, Larry Wood

Caraway Bank
Caraway, AR

Kentucky Street
P.O. Box 39
County: Craighead
Population: 1,165

72419-0039
Telephone: 482-3329
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 717
Date: Oct. 29, 1962

Trust Department: No

Bank Holding Company
Caraway Bancshares, Inc., Caraway, AR

CEO: J.R. DAVID, JR.
PRESIDENT: DEBORAH TAYLOR
EX. V.P.: GUNDEL MARTIN
SR. V.P.: JEAN GOODMAN

Cash and balances Due From Banks:	490	Deposits:	9,044
Federal Funds and Repos:	1,200	Federal funds and Borrowings:	0
Investments:	2,962	Other Liabilities:	75
Total Loans:	5,008	Subordinated Debt:	0
Bank Premises and Fixed Assets:	90	Total Liabilities:	9,119
Other Real Estate:	0		
Other Assets:	256	Total Equity Capital and Reserves:	887
Total Assets:	10,006	Total Liabilities and Capital:	10,006
Total Trust Assets:	0	Number of Shares Outstanding:	10,080

DIRECTORS: J.R. David, Gundel Martin, Lee David, Ewart Scarff, Deborah Taylor

Citizens Bank & Trust
Carlisle, AR

118 N. Court
P.O. Box 69
County: Lonoke
Population: 2,567

72024-0069
Telephone: 552-7571
FAX Number: 552-3636

Branches in Town: 0
Other Branches: 1
Charter Number: 628
Date: Dec. 22, 1930

Trust Department: Yes

Bank Holding Company
Carlisle Bancshares, Inc., Little Rock, AR

CHM.: M. S. WOODRUFF
PRESIDENT/CEO: DANIEL C. HORTON
EX. V.P.: BILL J. SHOUP
SR. V.P./T.O.: M. GAINES YOUNG, JR.
VICE PRESIDENT: VICKI JENNINGS
CASH.: JANET PASLEY

Cash and balances Due From Banks:	1,479	Deposits:	45,613
Federal Funds and Repos:	950	Federal funds and Borrowings:	1,287
Investments:	16,214	Other Liabilities:	603
Total Loans:	33,034	Subordinated Debt:	0
Bank Premises and Fixed Assets:	198	Total Liabilities:	47,503
Other Real Estate:	107		
Other Assets:	1,162	Total Equity Capital and Reserves:	5,641
Total Assets:	53,144	Total Liabilities and Capital:	53,144
Total Trust Assets:	7,284	Number of Shares Outstanding:	39,000

DIRECTORS: M.S. Woodruff, Daniel C. Horton, Bill J. Shoup, M. Gaines Young, Jr., Charles Owen, Charles Hunt, Randall Snider, Garland Cazer, J.F. Gartman

Bank of Cave City
Cave City, AR

Main Street
P.O. Box 490
County: Sharp
Population: 1,634

72521-0490
Telephone: 283-5301
FAX Number: 283-6466

Branches in Town: 0
Other Branches: 0
Charter Number: 209
Date: Jul. 2, 1906

Trust Department: Yes

Bank Holding Company
Sharp Bancshares, Inc., Cave City, AR

CHM./PRES./CEO/T.O.: EUGENE STREET EX. V.P.: JAMES M. STREET

Cash and balances Due From Banks:	669	Deposits:	24,054
Federal Funds and Repos:	1,200	Federal funds and Borrowings:	0
Investments:	7,038	Other Liabilities:	286
Total Loans:	16,898	Subordinated Debt:	0
Bank Premises and Fixed Assets:	232	Total Liabilities:	24,340
Other Real Estate:	273		
Other Assets:	417	Total Equity Capital and Reserves:	2,387
Total Assets:	26,727	Total Liabilities and Capital:	26,727
Total Trust Assets:	76	Number of Shares Outstanding:	4,000

DIRECTORS: Eugene Street, James M. Street, James E. Street, Clifton Crabtree, Sam Beller

American State Bank
Charleston, AR

Main and Logan Streets
P.O. Box 128
County: Franklin
Population: 1,989

72933-0128
Telephone: 965-2201
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 314
Date: Jun. 29, 1910

Trust Department: Yes

Bank Holding Company
American Bancshares of Arkansas, Inc., Charleston, AR

CHM./CEO: JOE S. HIATT
PRES./CASH./T.O.: MICHAEL F. FLYNN
V.P./SEC./TREAS.: J. SHERMAN HIATT
V.P.: MARGIE HIATT
V.P.: CHARLES J. BROWN

Cash and balances Due From Banks:	1,139	Deposits:	32,328
Federal Funds and Repos:	750	Federal funds and Borrowings:	1,406
Investments:	18,316	Other Liabilities:	261
Total Loans:	16,097	Subordinated Debt:	0
Bank Premises and Fixed Assets:	494	Total Liabilities:	33,995
Other Real Estate:	96		
Other Assets:	2,124	Total Equity Capital and Reserves:	5,021
Total Assets:	39,016	Total Liabilities and Capital:	39,016
Total Trust Assets:	565	Number of Shares Outstanding:	12,000

DIRECTORS: Troy W. Clark, Michael F. Flynn, Joe S. Hiatt, W.J. Medlock, John A. McDonald, Joe O. Larkin, J. Sherman Hiatt, Harold W. Jones

The Merchants & Planters Bank
Clarendon, AR

297 Madison
P.O. Box 280
County: Monroe
Population: 2,500

72029-0280
Telephone: 747-3319
FAX Number: 747-3498

Branches in Town: 0
Other Branches: 0
Charter Number: 21
Date: Jul. 23, 1890

Trust Department: No

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

CHM.: JAMES B. SHARP
PRESIDENT/CEO: J. PERRY LEE

Cash and balances Due From Banks:	491	Deposits:	20,544
Federal Funds and Repos:	640	Federal funds and Borrowings:	0
Investments:	16,837	Other Liabilities:	241
Total Loans:	3,993	Subordinated Debt:	0
Bank Premises and Fixed Assets:	290	Total Liabilities:	20,785
Other Real Estate:	4		
Other Assets:	218	Total Equity Capital and Reserves:	1,688
Total Assets:	22,473	Total Liabilities and Capital:	22,473
Total Trust Assets:	0	Number of Shares Outstanding:	6,000

DIRECTORS: James B. Sharp, J. Perry Lee, Rheta Griffith, Donald A. Davis, B. J. Hopson

Arkansas State Bank
Clarksville, AR

Cravens & Sevier
P.O. Box 100
County: Johnson
Population: 5,237

72830-0100
Telephone: 754-6325
FAX Number: 754-7398

Branches in Town: 1
Other Branches: 2
Charter Number: 722
Date: Mar. 8, 1967

Trust Department: No

Bank Holding Company
West-Ark Bancshares, Inc., Clarksville, AR

CHM./PRES./CEO: C. W. KELLY
EX. V.P.: BILL LANDRUM
SR. V.P./CONT.: CAMERON D. McKEEL
V.P.: DENTON TUMBLESON
V.P./CASH.: BETTY CALLAHAN

Cash and balances Due From Banks:	1,994	Deposits:	56,609
Federal Funds and Repos:	2,000	Federal funds and Borrowings:	0
Investments:	29,548	Other Liabilities:	790
Total Loans:	27,228	Subordinated Debt:	0
Bank Premises and Fixed Assets:	693	Total Liabilities:	57,399
Other Real Estate:	24		
Other Assets:	987	Total Equity Capital and Reserves:	5,075
Total Assets:	62,474	Total Liabilities and Capital:	62,474
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

DIRECTORS: Sidney L. Brain, Jim W. Dickerson, Randolph Ford, C.W. Kelly, R. Keith Lewis, David S. Purtle, Ned R. Purtle, Guy P. Shrigley, Harold Whitson, Dannie Wilkins

Farmers Bank and Trust Company
Clarksville, AR

214 Main Street
P.O. Box 288
County: Johnson
Population: 5,237

72830-0288
Telephone: 754-2020
FAX Number: 754-3492

Branches in Town: 1
Other Branches: 1
Charter Number: 737
Date: Jul. 6, 1978

Trust Department: Yes

Bank Holding Company
Farmers Investment Corporation, Little Rock, AR

CHM.: JAMES C. EAST
CEO: JOE A. WOODSON
PRESIDENT: ERNEST LEE WHITE
SR. V.P.: RONALD R. COLLINS
V.P.: MARY LOU WARREN
V.P.: HAROLD JOHNSON
V.P./CASH.: NINA MASON
T.O.: CINDY HERRON

Cash and balances Due From Banks:	2,942	Deposits:	60,741
Federal Funds and Repos:	700	Federal funds and Borrowings:	10
Investments:	25,048	Other Liabilities:	882
Total Loans:	34,548	Subordinated Debt:	0
Bank Premises and Fixed Assets:	646	Total Liabilities:	61,633
Other Real Estate:	1,534		
Other Assets:	1,330	Total Equity Capital and Reserves:	5,115
Total Assets:	66,748	Total Liabilities and Capital:	66,748
Total Trust Assets:	423	Number of Shares Outstanding:	5,495

DIRECTORS: James C. East, J.E. Lewis, Robert C. Magee, Steven Morgan, Dayne Phillips, Bill Porter, Ted Riley, J.T. White, Ernest Lee White, Joe A. Woodson

Clinton State Bank
Clinton, AR

202 S. Court
P.O. Box 57
County: Van Buren
Population: 2,000

72031-0057
Telephone: 745-2441
FAX Number: 745-2441

Branches in Town: 1
Other Branches: 3
Charter Number: 695
Date: Oct. 16, 1946

Trust Department: Yes

Bank Holding Company
Clinton Bancshares, Inc., Little Rock, AR

CHM./CEO: CHARLES W. SHARP
PRESIDENT: DYKE JOHNSON
EX. V.P.: THOMAS J. McKNIGHT
T.O.: ROBERT E. BARNUM

Cash and balances Due From Banks:	3,101	Deposits:	59,592
Federal Funds and Repos:	400	Federal funds and Borrowings:	525
Investments:	29,235	Other Liabilities:	441
Total Loans:	30,909	Subordinated Debt:	0
Bank Premises and Fixed Assets:	609	Total Liabilities:	60,558
Other Real Estate:	375		
Other Assets:	879	Total Equity Capital and Reserves:	4,950
Total Assets:	65,508	Total Liabilities and Capital:	65,508
Total Trust Assets:	34,002	Number of Shares Outstanding:	4,000

DIRECTORS: John L. Johnson, Charles W. Sharp, Dyke Johnson, Thomas J. McKnight, Joe E. Lee, Jay W. Jackson, Paul L. Bone, Roy L. Lefler Jr.

First State Bank and Trust Company
Conway, AR

Harkrider Place
P. O. Box 729
County: Faulkner
Population: 23,073

72032-0729
Telephone: 329-5656
FAX Number: 329-7349

Branches in Town: 2
Other Branches: 4
Charter Number: 693
Date: Feb. 8, 1946

Trust Department: Yes

Bank Holding Company
Worthen Banking Corporation, Little Rock, AR

CHM./CEO: MARLIN D. JACKSON
PRESIDENT: BILL J. DAUGHERTY
EX. V.P.: JOHN STANTON

SR. V.P./T.O.: RICHARD CLARK
CONTROLLER: JANETTE ZACHARY
CASH.: GLEN ROSS

Cash and balances Due From Banks:	10,895	Deposits:	155,176
Federal Funds and Repos:	0	Federal funds and Borrowings:	800
Investments:	41,306	Other Liabilities:	1,796
Total Loans:	110,690	Subordinated Debt:	0
Bank Premises and Fixed Assets:	5,675	Total Liabilities:	157,772
Other Real Estate:	252		
Other Assets:	2,962	Total Equity Capital and Reserves:	14,008
Total Assets:	171,780	Total Liabilities and Capital:	171,780
Total Trust Assets:	25,023	Number of Shares Outstanding:	100,000

DIRECTORS: Alphonse Hiegel, B.J. Daugherty, James H. Brewer, William C. Adkisson, John Humphreys, Wanda Fulmer, Donna Hambuchen, Marlin D. Jackson, M.M. Satterfield Sr., Stanley Russ, Earl Rogers, Frank E. Robins III, Charles Morgan, J.W. McCracken

Corning Bank
Corning, AR

501 W. Second
P.O. Box 439
County: Clay
Population: 3,650

72422-0439
Telephone: 857-3592
FAX Number: 857-3309

Branches in Town: 1
Other Branches: 1
Charter Number: 745
Date: Jun. 15, 1984

Trust Department: No

Bank Holding Company
First Paragould Bankshares, Inc., Paragould, AR

CHM: LARRY BREWER
V. CHM: KELLY WRIGHT
PRESIDENT/CEO: DONIS SIMPSON
SR. V.P.: JIM VINSON

VICE PRESIDENT: BOB LOCKWOOD
V.P./OPERATIONS: LOUISE COLEMAN
CONTROLLER: LILA SHOCKLEY
AUD./COMPLIANCE OFF.: VEDA ESMON

Cash and balances Due From Banks:	1,517	Deposits:	41,793
Federal Funds and Repos:	0	Federal funds and Borrowings:	3,600
Investments:	17,571	Other Liabilities:	872
Total Loans:	29,511	Subordinated Debt:	0
Bank Premises and Fixed Assets:	632	Total Liabilities:	46,265
Other Real Estate:	49		
Other Assets:	1,393	Total Equity Capital and Reserves:	4,408
Total Assets:	50,673	Total Liabilities and Capital:	50,673
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

DIRECTORS: Larry Brewer, William Brewer, J.C. Cothren, Dr. George A. Haynes, Roy McSpadden, J.T. Meriwether, Frank J. Schreit Jr., Charles E. Williamson, Kelly G. Wright, Donis D. Simpson

First State Bank
Crossett, AR

123 Main
P.O. Box 638
County: Ashley
Population: 6,700

71635-0638
Telephone: 364-5131
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 718
Date: May 13, 1963

Trust Department: No

Bank Holding Company
Evergreen Bancshares, Inc., Crossett, AR

CHM.: RICHARD E. GRIFFIN
PRES./CEO: JIMMY V. FINCHER

Cash and balances Due From Banks	2,348	Deposits	15,890
Federal Funds and Repos	105	Federal funds and Borrowings	0
Investments	2,306	Other Liabilities	123
Total Loans	11,992	Subordinated Debt	0
Bank Premises and Fixed Assets	401	Total Liabilities	16,013
Other Real Estate	60		
Other Assets	412	Total Equity Capital and Reserves	1,611
Total Assets	17,624	Total Liabilities and Capital	17,624
Total Trust Assets	0	Number of Shares Outstanding	100,000

DIRECTORS: Donald R. Rodgers, Richard E. Griffin, C.E. Ripley, James S. Nolley

Danville State Bank
Danville, AR

901 Main
P.O. Box 609
County: Yell
Population: 1,698

72833-0609
Telephone: 495-2236
FAX Number: 495-7765

Branches in Town: 0
Other Branches: 0
Charter Number: 615
Date: Oct. 3, 1930

Trust Department: No

Bank Holding Company
Chambers Bancshares, Inc., Danville, AR

CHM./PRES./CEO: JOHN CHAMBERS
SR. V.P.: EDWARD TAYLOR
V.P.: BOBBY REDFERN
V.P.: JERRY L. SMITH
V.P.: WANDA BULL
V.P./CASH.: ODEAN PARKER

Cash and balances Due From Banks	3,046	Deposits	75,309
Federal Funds and Repos	800	Federal funds and Borrowings	0
Investments	34,507	Other Liabilities	605
Total Loans	44,850	Subordinated Debt	0
Bank Premises and Fixed Assets	219	Total Liabilities	75,914
Other Real Estate	370		
Other Assets	1,828	Total Equity Capital and Reserves	9,706
Total Assets	85,620	Total Liabilities and Capital	85,620
Total Trust Assets	0	Number of Shares Outstanding	10,000

DIRECTORS: John Chambers III, Edward J. Taylor, Chalres L. Sloan, Fay Mathis, Lloyd R. George, Mike Cornwell

Arkansas Valley Bank
Dardanelle, AR

101 South Front Street
P.O. Box 330
County: Yell
Population: 3,621

72834-0330
Telephone: 229-2151
FAX Number: 229-4598

Branches in Town: 1
Other Branches: 0
Charter Number: 714
Date: Aug. 29, 1961

Trust Department: No

Bank Holding Company
Bankstock Two, Inc., Ozark, AR

CHM.: CARL G. HOLT
CEO: GEORGE G. GLEASON, II
PRESIDENT: LARRY M. DICKS
SR. V.P.: SONYA LEE
V.P.: JUDY ELLIOTT

Cash and balances Due From Banks:	1,123	Deposits:	28,607
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	8,732	Other Liabilities:	249
Total Loans:	19,811	Subordinated Debt:	0
Bank Premises and Fixed Assets:	449	Total Liabilities:	28,856
Other Real Estate:	1,311		
Other Assets:	866	Total Equity Capital and Reserves:	3,436
Total Assets:	32,292	Total Liabilities and Capital:	32,292
Total Trust Assets:	0	Number of Shares Outstanding:	78,329

DIRECTORS: Carl G. Holt, George G. Gleason II, Linda D. Gleason, Larry M. Dicks, Dr. Gilroy S. Cornwell, Mark D. Ross, Rosemary D. Holt, Dr. Gene D. Ring, Rennae Sims, William S. Thornsberry

Bank of Dardanelle
Dardanelle, AR

102 N. Front Street
P.O. Box 577
County: Yell
Population: 3,621

72834-0577
Telephone: 229-3311
FAX Number: 229-4180

Branches in Town: 1
Other Branches: 0
Charter Number: 668
Date: Sep. 12, 1934

Trust Department: No

Bank Holding Company
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

CHM./PRES./CEO: H. M. ORSBURN
VICE PRESIDENT: RONALD L. TAYLOR
VICE PRESIDENT: V.E. LAMBERT
CASH.: JANELLE PARKER

Cash and balances Due From Banks:	1,239	Deposits:	52,991
Federal Funds and Repos:	3,495	Federal funds and Borrowings:	0
Investments:	30,821	Other Liabilities:	526
Total Loans:	23,078	Subordinated Debt:	0
Bank Premises and Fixed Assets:	584	Total Liabilities:	53,517
Other Real Estate:	42		
Other Assets:	861	Total Equity Capital and Reserves:	6,603
Total Assets:	60,120	Total Liabilities and Capital:	60,120
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

DIRECTORS: Evelyn Jones, Fanny B. George, L.R. Berryhill, Jimmy Wallis, Noel VanDover, H.M. Orsburn

Decatur State Bank
Decatur, AR

Hwy. 59 N.
P.O. Box 38
County: Benton
Population: 1,013

72722-0038
Telephone: 752-3281
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 707
Date: May 27, 1954

Trust Department: No

Bank Holding Company
None

CHM.: LLOYD E. PETERSON
PRESIDENT/CEO: VERNON L. AUSTIN
VICE PRESIDENT: BILL MONTGOMERY

V.P./CASH.: WANDA R. TORMEY
V.P.: PAUL GALYEAN
ASST. V.P.: BRENDA SPRINKLES

Cash and balances Due From Banks:	2,395	Deposits:	33,214
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	3,327	Other Liabilities:	294
Total Loans:	31,905	Subordinated Debt:	0
Bank Premises and Fixed Assets:	334	Total Liabilities:	33,508
Other Real Estate:	36		
Other Assets:	466	Total Equity Capital and Reserves:	5,755
Total Assets:	39,263	Total Liabilities and Capital:	39,263
Total Trust Assets:	0	Number of Shares Outstanding:	7,000

DIRECTORS: Lloyd E. Peterson, Dorothy M. Peterson, Tom M. Edmiston, Dr. E.N. McCollum, Richard E. Wilmoth, Larry D. Curran, L. Victor Evans, Paul Galyean, Vernon Austin

Bank of Delight
Delight, AR

Second & Antioch
P.O. Box 68
County: Pike
Population: 468

71940-0068
Telephone: 379-2293
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 342
Date: Jun. 16, 1911

Trust Department: No

Bank Holding Company
None

CHM.: CLARENCE ANTHONY
PRESIDENT/CEO: OLEN HENDRIX
EX. V.P.: DARWIN HENDRIX

SR. V.P.: GUS WINGFIELD
V.P./CASH.: JAN MITCHELL
SEC./TREAS.: BUFORD HENDRIX

Cash and balances Due From Banks:	722	Deposits:	22,977
Federal Funds and Repos:	850	Federal funds and Borrowings:	0
Investments:	14,640	Other Liabilities:	272
Total Loans:	9,695	Subordinated Debt:	0
Bank Premises and Fixed Assets:	164	Total Liabilities:	23,249
Other Real Estate:	28		
Other Assets:	492	Total Equity Capital and Reserves:	3,342
Total Assets:	26,591	Total Liabilities and Capital:	26,591
Total Trust Assets:	0	Number of Shares Outstanding:	18,750

DIRECTORS: Olen Hendrix, Clarence Anthony, Buford Hendrix, Gus Wingfield, Cecil E. Johnson III, Darwin Hendrix, Larry May

First State Bank of DeQueen
DeQueen, AR

Third & Heynecker
P.O. Box 970
County: Sevier
Population: 4,594

71832-0970
Telephone: 642-4423
FAX Number: None

Branches in Town: 1
Other Branches: 0
Charter Number: 731
Date: Aug. 26, 1974

Trust Department: No

Bank Holding Company
None

CHM.: MRS. LOU GRAY
PRESIDENT/CEO: ART MELSON
EX. V.P.: LYNN CHANEY
CASH.: JEAN TOLLETT

Cash and balances Due From Banks:	731	Deposits:	22,832
Federal Funds and Repos:	2,100	Federal funds and Borrowings:	0
Investments:	8,209	Other Liabilities:	189
Total Loans:	13,486	Subordinated Debt:	0
Bank Premises and Fixed Assets:	328	Total Liabilities:	23,021
Other Real Estate:	105		
Other Assets:	431	Total Equity Capital and Reserves:	2,369
Total Assets:	25,390	Total Liabilities and Capital:	25,390
Total Trust Assets:	0	Number of Shares Outstanding:	76,000

DIRECTORS: Gary Bell, Art Melson, Don Stemple, Tim Brotherton, Ron Moore, Mrs. Lou Gray, Dr. Edward Revels, R.S. Harris, Dennis Smiley

Dermott State Bank
Dermott, AR

108 Speedway East
P.O. Box C
County: Chicot
Population: 4,700

71638-2317
Telephone: 538-3266
FAX Number: 538-5468

Branches in Town: 0
Other Branches: 0
Charter Number: 672
Date: Jul. 8, 1935

Trust Department: Yes

Bank Holding Company
DSB Bancshares, Inc., Dermott, AR

CHM.: JOHN M. BAXTER
V. CHM.: JAMES SUITT
PRES./CEO/T.O.: GREG MILLER
V.P.: DENNIS LEE
V.P.: MARGARET MURPHY
COMPTROLLER: CATHY LAY
CASH.: SANDY BRASHER

Cash and balances Due From Banks:	917	Deposits:	14,516
Federal Funds and Repos:	395	Federal funds and Borrowings:	60
Investments:	12,771	Other Liabilities:	186
Total Loans:	2,507	Subordinated Debt:	0
Bank Premises and Fixed Assets:	229	Total Liabilities:	14,762
Other Real Estate:	16		
Other Assets:	301	Total Equity Capital and Reserves:	2,374
Total Assets:	17,136	Total Liabilities and Capital:	17,136
Total Trust Assets:	100	Number of Shares Outstanding:	18,000

DIRECTORS: John Baxter, W.A. Baxter, John Jeffrey Baxter, John Arnn, James Suitt, Clarence Horton, Frank Henry, Bernard Levi, Larry Levi, Greg Miller

First State Bank of Dermott
Dermott, AR

Freeman & Peddicord
P.O. Drawer O
County: Chicot
Population: 4,700

71638-0815
Telephone: 538-3221
FAX Number: 538-3787

Branches in Town: 0
Other Branches: 0
Charter Number: 732
Date: Oct. 15, 1976

Trust Department: No

Bank Holding Company
First Delta Financial Corp., Dermott, AR

CHM.: H.W. THOMAS, M.D.
PRESIDENT/CEO: TOM H. GRUMBLES
EX. V.P.: MARY K. TUCKER
CASH.: BETTY MORSE

Cash and balances Due From Banks:	1,223	Deposits:	17,563
Federal Funds and Repos:	300	Federal funds and Borrowings:	917
Investments:	8,251	Other Liabilities:	245
Total Loans:	10,159	Subordinated Debt:	0
Bank Premises and Fixed Assets:	330	Total Liabilities:	18,725
Other Real Estate:	70		
Other Assets:	568	Total Equity Capital and Reserves:	2,176
Total Assets:	20,901	Total Liabilities and Capital:	20,901
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

DIRECTORS: R.H. Dennington, Robert B. Gibson, Daniel C. Horton, Don C. Scott, H.W. Thomas M.D., Tom H. Grumbles, Mary K. Tucker

Farmers & Merchants Bank
Des Arc, AR

110 S. Third Street
P.O. Box 369
County: Prairie
Population: 2,000

72040-0369
Telephone: 256-4191
FAX Number: 256-4582

Branches in Town: 1
Other Branches: 0
Charter Number: 84
Date: Jan. 20, 1902

Trust Department: Yes

Bank Holding Company
Security Bancshares, Inc., Des Arc, AR

CHM.: HENRY NICHOLS
PRESIDENT/CEO: SHEROD S. WHITE
EX. V.P.: JIMMY THOMASON
TRUST OFFICER: FAYE SMITH

Cash and balances Due From Banks:	574	Deposits:	25,426
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,100
Investments:	18,987	Other Liabilities:	315
Total Loans:	14,794	Subordinated Debt:	0
Bank Premises and Fixed Assets:	285	Total Liabilities:	26,841
Other Real Estate:	18		
Other Assets:	850	Total Equity Capital and Reserves:	8,667
Total Assets:	35,508	Total Liabilities and Capital:	35,508
Total Trust Assets:	10,385	Number of Shares Outstanding:	78,819

DIRECTORS: V.O. Calhoun Jr., R.L. Morton, L.A. Richmond, Sherod S. White, George S. Ford, G.P. Mullen, O.L. Simmons, Donald Guess, Henry L. Nichols, James C. Tipton

DeWitt Bank & Trust Company
DeWitt, AR

Second and Jefferson
P.O. Drawer 71
County: Arkansas
Population: 3,928

72042-0071
Telephone: 946-3531
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 605
Date: Mar. 1, 1929

Trust Department: Yes

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

CHM.: ELMER A. FERGUSON
V. CHM.: JULIAN BROWN
PRESIDENT/CEO: GARY HUDSON
V.P.-TRUST: FRANK ELLIS
V.P.-MKTG: NANCY F. RASCO
SR. LOAN OFF.: PHIL STARK
AUD./LOAN OFF.: TERRY McCULLARS

Cash and balances Due From Banks	2,077	Deposits	59,463
Federal Funds and Repos	0	Federal funds and Borrowings	0
Investments	40,534	Other Liabilities	597
Total Loans	27,747	Subordinated Debt	0
Bank Premises and Fixed Assets	454	Total Liabilities	60,060
Other Real Estate	35		
Other Assets	1,867	Total Equity Capital and Reserves	12,654
Total Assets	72,714	Total Liabilities and Capital	72,714
Total Trust Assets	24,975	Number of Shares Outstanding	40,959

DIRECTORS: W.H. Botts, Julian Brown, E.E. Denman, Elmer Ferguson, Alton R. Hampton, Wayne Hampton, Gary Hudson, Eddie Lumsden, C.W. Rasco III, Nancy F. Rasco, Jack Whitmore, R.D. Dickson

Dumas State Bank
Dumas, AR

Hwy. 65 & 54
P.O. Box 700
County: Desha
Population: 6,091

71639-0700
Telephone: 382-4204
FAX Number: 382-2084

Branches in Town: 0
Other Branches: 0
Charter Number: 729
Date: Jan. 11, 1974

Trust Department: Yes

Bank Holding Company
Dumas Bancshares, Inc., Dumas, AR

CHM./PRES./CEO/T.O.: JAMES R. HALL
EX. V.P.: DENNIS H. FERGUSON
V.P./CASH.: ANITA GRIMES

Cash and balances Due From Banks	770	Deposits	21,103
Federal Funds and Repos	1,375	Federal funds and Borrowings	0
Investments	5,699	Other Liabilities	210
Total Loans	14,569	Subordinated Debt	0
Bank Premises and Fixed Assets	423	Total Liabilities	21,313
Other Real Estate	0		
Other Assets	501	Total Equity Capital and Reserves	2,024
Total Assets	23,337	Total Liabilities and Capital	23,337
Total Trust Assets	614	Number of Shares Outstanding	30,000

DIRECTORS: James R. Hall, Merle F. Peterson, A.O. French, William A. West, Dorothy Moore, Howard R. Harris, M.E. McDonald, William F. Teeter, Herman Vickers

Merchants & Farmers Bank
Dumas, AR

130 W. Waterman Street
P.O. Box D
County: Desha
Population: 6,091

71639-9988
Telephone: 382-4311
FAX Number: 382-5901

Branches in Town: 1
Other Branches: 0
Charter Number: 278
Date: May 10, 1909

Trust Department: Yes

Bank Holding Company
M & F Financial Corporation, Dumas, AR

CHM./CEO: LORAL ADCOCK
PRESIDENT: J. MICHAEL JONES

EX. V.P./CASH.: DAVID J. GARRETT
V.P./T.O.: BRIAN L. PAYNE

Cash and balances Due From Banks	2,159	Deposits	44,179
Federal Funds and Repos	750	Federal funds and Borrowings	0
Investments	13,783	Other Liabilities	407
Total Loans	32,965	Subordinated Debt	0
Bank Premises and Fixed Assets	564	Total Liabilities	44,586
Other Real Estate	0		
Other Assets	1,143	Total Equity Capital and Reserves	6,778
Total Assets	51,364	Total Liabilities and Capital	51,364
Total Trust Assets	13,301	Number of Shares Outstanding	40,000

DIRECTORS: Loral M. Adcock, J.E. Allmon, Charles H. Dante, Claud T. Frank, E.C. Gannaway, Marion S. Gill, Harold L. Jones, Joe Lee McKennon, Clifton L. Meador, Thomas F. Shea, J. Michael Jones, David Walt

First Southern Bank
Earle, AR

801 Commerce Street
P.O. Box 248
County: Crittenden
Population: 3,400

72331-0248
Telephone: 792-8613
FAX Number: None

Branches in Town: 0
Other Branches: 2
Charter Number: 696
Date: Apr. 24, 1947

Trust Department: Yes

Bank Holding Company
Earle Bankshares, Inc., Earle, AR

CHM: W.P. "BUDDY" MORRISON

PRESIDENT/CEO: JOHN E. GREGSON

Cash and balances Due From Banks	1,641	Deposits	27,043
Federal Funds and Repos	1,600	Federal funds and Borrowings	0
Investments	9,405	Other Liabilities	399
Total Loans	18,532	Subordinated Debt	0
Bank Premises and Fixed Assets	956	Total Liabilities	27,442
Other Real Estate	0		
Other Assets	608	Total Equity Capital and Reserves	5,300
Total Assets	32,742	Total Liabilities and Capital	32,742
Total Trust Assets	0	Number of Shares Outstanding	100,000

DIRECTORS: W.P. Morrison, Chris Lehman, Joe M. Morrison, John T. Morrison, W. Price Morrison, James H. Taylor Jr., David Wallace, John Ed Gregson

The Delta State Bank
Elaine, AR

P.O. Box 595
County: Phillips
Population: 921

72333-0595
Telephone: 827-3397
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 697
Date: Dec. 30, 1947

Trust Department: No

Bank Holding Company
None

PRESIDENT/CEO:
MARY LOUISE DEMORET FISER

Cash and balances Due From Banks:	939	Deposits:	1,118
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	478	Other Liabilities:	0
Total Loans:	438	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	1,118
Other Real Estate:	0		
Other Assets:	8	Total Equity Capital and Reserves:	1,145
Total Assets:	2,263	Total Liabilities and Capital:	2,263
Total Trust Assets:	0	Number of Shares Outstanding:	1,600

DIRECTORS: Lamar Marks, Esley E. Johnson Jr., V. Poindexter Fiser, Mary Louise Demoret Fiser

The Exchange Bank and Trust Co
El Dorado, AR

224 N. Washington
P. O. Box 641
County: Union
Population: 26,685

71731-0641
Telephone: 862-6683
FAX Number: 862-6688

Branches in Town: 1
Other Branches: 1
Charter Number: 658
Date: Aug. 12, 1933

Trust Department: Yes

Bank Holding Company
FDH Bancshares, Inc., Little Rock, AR

CHM.: ROBERT P. TAYLOR
PRESIDENT/CEO: GLENN RAMBIN
SR. V.P.: STEVE LEVERETTE
SR. V.P.: JOHN SINCLAIR
SR. V.P.: CAROLYN BEAVERS
SR. V.P./T.O.: R. DOUGLAS WRIGHT

Cash and balances Due From Banks:	6,181	Deposits:	84,840
Federal Funds and Repos:	8,000	Federal funds and Borrowings:	2,231
Investments:	29,531	Other Liabilities:	1,104
Total Loans:	49,882	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,789	Total Liabilities:	88,175
Other Real Estate:	152		
Other Assets:	3,006	Total Equity Capital and Reserves:	10,366
Total Assets:	98,541	Total Liabilities and Capital:	98,541
Total Trust Assets:	21,938	Number of Shares Outstanding:	40,000

DIRECTORS: James W. Garison, George R. Haefner, Edward Hurley, D.R. James Jr., Rodney R. Landes, John R. Meadows, D.G. McGuire, H. Glenn Rambin, John L. Solomon, James M. Sheppard M.D., Robert P. Taylor, John R. Williamson M.D., Jerry Young

Bank of Elkins
Elkins, AR

348 North Center
P.O. Box 333
County: Washington
Population: 695

72727-0333
Telephone: 643-2131
FAX Number: 643-2651

Branches in Town: 1
Other Branches: 0
Charter Number: 377
Date: Jun. 1, 1912

Trust Department: No

Bank Holding Company
Community Investment, Inc., Elkins, AR

CHM./PRES./CEO: JOEL L. BUNCH
EX. V.P.: JOYCE R. BUNCH
V.P.: RANDALL D. HARPER
CASH.: SHIRLEY J. BOYD
ASST. CASH.: MARGIE R. EATON

Cash and balances Due From Banks:	457	Deposits:	23,594
Federal Funds and Repos:	700	Federal funds and Borrowings:	0
Investments:	6,737	Other Liabilities:	146
Total Loans:	17,375	Subordinated Debt:	0
Bank Premises and Fixed Assets:	609	Total Liabilities:	23,740
Other Real Estate:	22		
Other Assets:	372	Total Equity Capital and Reserves:	2,532
Total Assets:	26,272	Total Liabilities and Capital:	26,272
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

DIRECTORS: Joel L. Bunch, Joyce R. Bunch, Sarah L. Bunch, David R. Malone, Miller Williams

Bank of England
England, AR

123 S. Main Street
P.O. Box 70
County: Lonoke
Population: 3,081

72046-0070
Telephone: 842-2555
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 48
Date: Feb. 23, 1898

Trust Department: No

Bank Holding Company
None

CHM./PRES./CEO: GARY CANADA
V.P./CASH.: OTHA E. FRIZZELL
ASST. CASH.: WILMA DARLING
ASST. CASH.: SHEILA RICE
ASST. CASH.: CLARA NEWTON
LOAN OFF.: BOBBY G. MONTGOMERY

Cash and balances Due From Banks:	802	Deposits:	14,804
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	4,264	Other Liabilities:	155
Total Loans:	11,896	Subordinated Debt:	0
Bank Premises and Fixed Assets:	134	Total Liabilities:	14,959
Other Real Estate:	0		
Other Assets:	394	Total Equity Capital and Reserves:	2,531
Total Assets:	17,490	Total Liabilities and Capital:	17,490
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

DIRECTORS: Gary R. Canada, Hanna B. Canada, Otha E. Frizzell, Thomas O. Murchison Sr.

First Commercial Bank of Lonoke County
England, AR

100 S. Allis
P. O. Box 190
County: Lonoke
Population: 3,081

72046-0190
Telephone: 842-2541
FAX Number: 842-2365

Branches in Town: 0
Other Branches: 1
Charter Number: 633
Date: Jan. 14, 1931

Trust Department: No

Bank Holding Company
First Commercial Corporation, Little Rock, AR

CHM./PRES./CEO: KAYE L. HALL
V.P.: MICHAEL G. JONES

ASST. CASH.: MELISSA HATFIELD

Cash and balances Due From Banks:	2,149	Deposits:	32,013
Federal Funds and Repos:	2,025	Federal funds and Borrowings:	0
Investments:	10,474	Other Liabilities:	196
Total Loans:	20,309	Subordinated Debt:	0
Bank Premises and Fixed Assets:	330	Total Liabilities:	32,209
Other Real Estate:	52		
Other Assets:	624	Total Equity Capital and Reserves:	3,754
Total Assets:	35,963	Total Liabilities and Capital:	35,963
Total Trust Assets:	0	Number of Shares Outstanding:	9,600

DIRECTORS: Ed Henry, D.B. Morgan Jr., John W. Gann, Kaye L. Hall, Dorothy C. Morey, Pauline Leonard, Bill Foster

The Eudora Bank
Eudora, AR

111 N. Main Street
P.O. Box 270
County: Chicot
Population: 3,840

71640-0270
Telephone: 355-8311
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 629
Date: Dec. 23, 1930

Trust Department: No

Bank Holding Company
Delta Bancshares, Inc., Eudora, AR

CHM./PRESIDENT: W. K. GRUBBS
V. CHM.: W. J. WEAVER

CEO/EX. V.P.: GENE KEITH
V.P./CASH.: CLAUDENE STEPHENS

Cash and balances Due From Banks:	577	Deposits:	18,276
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,500
Investments:	12,168	Other Liabilities:	170
Total Loans:	8,722	Subordinated Debt:	0
Bank Premises and Fixed Assets:	736	Total Liabilities:	19,946
Other Real Estate:	118		
Other Assets:	394	Total Equity Capital and Reserves:	2,769
Total Assets:	22,715	Total Liabilities and Capital:	22,715
Total Trust Assets:	0	Number of Shares Outstanding:	14,000

DIRECTORS: Robert D. Avery, W.K. Grubbs, Roger D. Hensley, Alvin Meyer Jr., Charles Poole, Jimmy Pylate, W. R. Selman, W.J. Weaver, Fred A. Woodall

Bank of Eureka Springs
Eureka Springs, AR

70 S. Main
P.O. Box 309
County: Carroll
Population: 1,982

72632-0309
Telephone: 253-8241
FAX Number: 253-6947

Branches in Town: 2
Other Branches: 0
Charter Number: 374
Date: May 4, 1912

Trust Department: No

Bank Holding Company
None

CHM.: LEWIS E. EPLEY, JR.
PRESIDENT/CEO: W. KING GLADDEN
SR. V.P.: RICHARD KELLEY, JR.
V.P./BRANCH MGR: DAVID P. BAKER
V.P./BRANCH MGR: DIANE McCLELLAND
ASST. V.P.: SUE CLARK
CASH.: REBA L. PYATT
ASST. CASH.: MARLENE WARZECHA

Cash and balances Due From Banks:	1,999	Deposits:	36,853
Federal Funds and Repos:	200	Federal funds and Borrowings:	0
Investments:	9,238	Other Liabilities:	413
Total Loans:	29,665	Subordinated Debt:	0
Bank Premises and Fixed Assets:	770	Total Liabilities:	37,266
Other Real Estate:	126		
Other Assets:	613	Total Equity Capital and Reserves:	5,345
Total Assets:	42,611	Total Liabilities and Capital:	42,611
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: James D. Bird, A.J. Clark, Loren L. Clark, Claude F. Cross, Ruth F. Cross, Lewis E. Epley Jr., W. King Gladden, Wayne Johnson, Dorothy F. Mathews, Michael Mathews, Eagle Thomas

Bank of Evening Shade
Evening Shade, AR

Hwy 167 South
P.O. Box 130
County: Sharp
Population: 394

72532-0130
Telephone: 266-3215
FAX Number: 266-3514

Branches in Town: 0
Other Branches: 0
Charter Number: 69
Date: Feb. 5, 1901

Trust Department: No

Bank Holding Company
Sharp Bancshares, Inc., Cave City, AR

CHM./CEO: A. L. HOANEY
PRESIDENT: JAMES M. STREET
CASH.: FRANCES ESTES

Cash and balances Due From Banks:	268	Deposits:	7,031
Federal Funds and Repos:	1,000	Federal funds and Borrowings:	0
Investments:	2,658	Other Liabilities:	68
Total Loans:	3,714	Subordinated Debt:	0
Bank Premises and Fixed Assets:	148	Total Liabilities:	7,099
Other Real Estate:	76		
Other Assets:	127	Total Equity Capital and Reserves:	892
Total Assets:	7,991	Total Liabilities and Capital:	7,991
Total Trust Assets:	0	Number of Shares Outstanding:	6,200

DIRECTORS: Eugene Street, James E. Street, James M. Street, Clifton Crabtree, Samuel F. Beller, A.L. Hoaney

McIlroy Bank & Trust
Fayetteville, AR

One McIlroy Plaza
P.O. Box 1327
County: Washington
Population: 39,640

72702-1327
Telephone: 575-1000
FAX Number: 575-1061

Branches in Town: 4
Other Branches: 0
Charter Number: 31
Date: Dec. 24, 1892

Trust Department: Yes

Bank Holding Company
Arvest Bank Group, Inc., Bentonville, AR

CHM.: JIM C. WALTON
PRESIDENT/CEO: JAMES C. GLENN
SR. V.P.: KIM SIMPSON

SR. V.P.-LOAN DIVISION: GARY HEAD
SR. V.P.-OPERATIONS: JIM WILSON
SR. V.P. TRUST: ROBERT PLUMMER

Cash and balances Due From Banks	5,196	Deposits	143,766
Federal Funds and Repos	9,000	Federal funds and Borrowings	2,541
Investments	44,622	Other Liabilities	1,460
Total Loans	98,855	Subordinated Debt	0
Bank Premises and Fixed Assets	1,500	Total Liabilities	147,767
Other Real Estate	1,150		
Other Assets	2,056	Total Equity Capital and Reserves	14,612
Total Assets	162,379	Total Liabilities and Capital	162,379
Total Trust Assets	64,644	Number of Shares Outstanding	350,692

DIRECTORS: J. Frank Broyles, Carl Collier, James C. Glenn, Millard Goff, Ann Henry, James D. Mashburn, Charles Scharlau, James Stewart, Fred S. Vorsanger, Jim Walton, Jim Bob Wheeler

First State Bank of Fordyce
Fordyce, AR

223 Main Street
P. O. Box 272
County: Dallas
Population: 5,175

71742-0272
Telephone: 352-2101
Number: 352-2602

Branches in Town: 2
Other Branches: 0
Charter Number: 749
Date: Aug. 22, 1989

Trust Department: Yes

Bank Holding Company
FDH Bancshares, Inc., Little Rock, AR

PRESIDENT/CEO: ROBERT H. TINKLE
EX. V.P.: U. W. MULLINS

CASHIER: SHEILA HARRISON

Cash and balances Due From Banks	1,797	Deposits	35,499
Federal Funds and Repos	2,817	Federal funds and Borrowings	0
Investments	17,830	Other Liabilities	409
Total Loans	14,899	Subordinated Debt	0
Bank Premises and Fixed Assets	495	Total Liabilities	35,908
Other Real Estate	332		
Other Assets	1,610	Total Equity Capital and Reserves	3,872
Total Assets	39,780	Total Liabilities and Capital	39,780
Total Trust Assets	0	Number of Shares Outstanding	8,000

DIRECTORS: Bill G. Clark, Edward L. Cullum Jr., Carolyn Jenkins, Robert H. Tinkle, Ellen Vineyard, U.W. Mullins Jr.

Fordyce Bank & Trust Company
Fordyce, AR

200 W. Fourth Street
P.O. Box 352
County: Dallas
Population: 5,175

71742-0352
Telephone: 352-3107
FAX Number: 352-5202

Branches in Town: 2
Other Branches: 0
Charter Number: 631
Date: Jan. 5, 1931

Trust Department: Yes

Bank Holding Company
FBT Bancshares, Inc., Fordyce, AR

CHM./PRES./CEO: CURTIS HUTCHINS
SR. V.P.: SUZETTE CRUTCHFILED
SR. V.P./T.O.: JIM HULSE
V.P.: WANDA SMURL

Cash and balances Due From Banks	2,339	Deposits	39,265
Federal Funds and Repos	2,531	Federal funds and Borrowings	244
Investments	18,153	Other Liabilities	418
Total Loans	18,959	Subordinated Debt	0
Bank Premises and Fixed Assets	933	Total Liabilities	39,927
Other Real Estate	34		
Other Assets	745	Total Equity Capital and Reserves	3,767
Total Assets	43,694	Total Liabilities and Capital	43,694
Total Trust Assets	628	Number of Shares Outstanding	8,000

DIRECTORS: Curtis Hutchins, L. Weems Trussell, D.J. Barnes, J.W. Hearnsberger, E.C. Benton Jr., Sarah Kathryn Benton, Horace Everett

Planters Bank & Trust Company
Forrest City, AR

321 N. Rosser Street
P.O. Box 1539
County: St. Francis
Population: 13,000

72335-1539
Telephone: 633-2833
FAX Number: 633-2894

Branches in Town: 1
Other Branches: 2
Charter Number: 521
Date: Apr. 15, 1921

Trust Department: Yes

Bank Holding Company
None

CHM./PRES./CEO: FRANKIE PRATT
SR. VICE PRESIDENT: WADE HAWKINS
VICE PRESIDENT: J.C. CAMPBELL
VICE PRESIDENT: DAVID HARDKE
VICE PRESIDENT: STEVE HORTON
CASH./OPER. OFF.: DONNA GARNER
TRUST OFFICER: NELLE SURGUINE

Cash and balances Due From Banks	4,172	Deposits	46,701
Federal Funds and Repos	1,890	Federal funds and Borrowings	0
Investments	9,195	Other Liabilities	439
Total Loans	35,008	Subordinated Debt	0
Bank Premises and Fixed Assets	644	Total Liabilities	47,140
Other Real Estate	1,202		
Other Assets	1,146	Total Equity Capital and Reserves	6,117
Total Assets	53,257	Total Liabilities and Capital	53,257
Total Trust Assets	373	Number of Shares Outstanding	24,000

DIRECTORS: Frankie Pratt, J.R. Chappell Jr., Oral Edwards, David Hardke, J.R. Grobmyer, John V. Casbeer, Rex B. Twist, J.C. Campbell

Planters & Merchants Bank
Gillett, AR

320 W. Main
P. O. Box 357
County: Arkansas
Population: 927

72055-0357
Telephone: 548-2211
FAX Number: 548-2213

Branches in Town: 0
Other Branches: 0
Charter Number: 721
Date: Jan. 13, 1967

Trust Department: Yes

Bank Holding Company
Planters & Merchants Bancshares, Inc., Gillett, AR

CHM.: KENETH SMITH
CEO/PRES./T.O.: LARRY E. BAUER
VICE PRESIDENT: LLOYD WALLACE

CASHIER: ALICE PERRITT
ASST. CASH.: CAROLYN SULLIVAN

Cash and balances Due From Banks:	469	Deposits:	12,729
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	1,606	Other Liabilities:	234
Total Loans:	10,987	Subordinated Debt:	0
Bank Premises and Fixed Assets:	141	Total Liabilities:	12,963
Other Real Estate:	140		
Other Assets:	462	Total Equity Capital and Reserves:	1,642
Total Assets:	14,605	Total Liabilities and Capital:	14,605
Total Trust Assets:	806	Number of Shares Outstanding:	12,000

DIRECTORS: Keneth Smith, Frank C. Wolfe, Darrel Nichols, Bobby Turner, Scott Place, Johnny Holzhaver, Darrell Richter, Larry E. Bauer

The Bank of Glenwood
Glenwood, AR

Broadway & Pulliam
P.O Box O
County: Pike
Population: 1,402

71943-0813
Telephone: 356-2121
FAX Number: 356-2211

Branches in Town: 1
Other Branches: 0
Charter Number: 398
Date: Dec. 27, 1912

Trust Department: No

Bank Holding Company
Bainum Bancorp, Glenwood, AR

CHM.: IRVIN C. BAINUM
VICE CHAIRMAN: VICTOR COX
PRESIDENT/CEO: HAROLD SMITH

SR. VICE PRESIDENT: LYNDA ROBBINS
VICE PRESIDENT: KATHRYN BAXTER
CASHIER: PAT OWENS

Cash and balances Due From Banks:	1,067	Deposits:	29,016
Federal Funds and Repos:	400	Federal funds and Borrowings:	176
Investments:	8,071	Other Liabilities:	144
Total Loans:	21,961	Subordinated Debt:	0
Bank Premises and Fixed Assets:	578	Total Liabilities:	29,336
Other Real Estate:	73		
Other Assets:	302	Total Equity Capital and Reserves:	3,116
Total Assets:	32,452	Total Liabilities and Capital:	32,452
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Irvin Bainum, Mark Bainum, Richard Cox, Victor Cox, Harold Smith, Roy Wisner

First State Bank
Gould, AR

340 S. Main Street
P.O. Drawer A
County: Lincoln
Population: 1,671

71643-0801
Telephone: 263-4325
FAX Number: 263-4684

Branches in Town: 0
Other Branches: 2
Charter Number: 719
Date: Jan. 6, 1964

Trust Department: No

Bank Holding Company
Dumas Bancshares, Inc., Dumas, AR

CHM./PRESIDENT/CEO: JAMES R. HALL
VICE PRESIDENT: JOE MASON
VICE PRESIDENT: TRACY FRENCH
V. P./AUDITOR: DENNIS FERGUSON
CASHIER: DONNA ROBERTSON

Cash and balances Due From Banks:	783	Deposits:	13,402
Federal Funds and Repos:	915	Federal funds and Borrowings:	0
Investments:	4,022	Other Liabilities:	168
Total Loans:	8,591	Subordinated Debt:	0
Bank Premises and Fixed Assets:	274	Total Liabilities:	13,570
Other Real Estate:	0		
Other Assets:	286	Total Equity Capital and Reserves:	1,301
Total Assets:	14,871	Total Liabilities and Capital:	14,871
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

DIRECTORS: James R. Hall, Don L. Eifling, R. C. Johnson, Victor Holthoff, Howard Raley, John H. Rogers, Stanley Norris, A.O. French Jr., John Shannon

Bank of Gravett
Gravette, AR

East Main & Third Avenue
P.O. Box 160
County: Benton
Population: 1,218

72736-0160
Telephone: 787-5251
FAX Number: 787-6102

Branches in Town: 0
Other Branches: 0
Charter Number: 46
Date: Feb. 28, 1898

Trust Department: No

Bank Holding Company
None

PRESIDENT/CEO: JOHN R. MEADE
EX. V.P.: DAVID N. WILLS
VICE PRESIDENT: WILLIAM R. MEADE
VICE PRESIDENT: JIM A. EDMONDSON
CASH.: LARRY L. WILMOTH

Cash and balances Due From Banks:	2,049	Deposits:	57,995
Federal Funds and Repos:	5,100	Federal funds and Borrowings:	0
Investments:	28,306	Other Liabilities:	703
Total Loans:	30,329	Subordinated Debt:	0
Bank Premises and Fixed Assets:	672	Total Liabilities:	58,698
Other Real Estate:	12		
Other Assets:	1,152	Total Equity Capital and Reserves:	8,922
Total Assets:	67,620	Total Liabilities and Capital:	67,620
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Phillip Chastain, George Cowgur, Albert Dunagin, Jim A. Edmondson, George Haley, John R. Meade, William R. Meade, David N. Wills

Farmers Bank
Greenwood, AR

125 West Center
P.O. Box 610
County: Sebastian
Population: 3,560

72936-0610
Telephone: 996-4171
FAX Number: 996-6700

Branches in Town: 0
Other Branches: 3
Charter Number: 243
Date: Aug. 7, 1907

Trust Department: Yes

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

CHM.: MEANS WILKINSON
CEO: BETTY J. WILKINSON
PRESIDENT: STANHOPE WILKINSON
V.P./CASH./T.O.: EDWARD WILKINSON
ASST. V.P.: KENNETH HOLLOMON
ASST. V.P.: TRESA GAMBLE
ASST. CASHIER: JOY JENNINGS

Cash and balances Due From Banks:	1,128	Deposits:	52,607
Federal Funds and Repos:	5,200	Federal funds and Borrowings:	272
Investments:	30,804	Other Liabilities:	565
Total Loans:	24,002	Subordinated Debt:	0
Bank Premises and Fixed Assets:	767	Total Liabilities:	53,444
Other Real Estate:	0		
Other Assets:	823	Total Equity Capital and Reserves:	9,280
Total Assets:	62,724	Total Liabilities and Capital:	62,724
Total Trust Assets:	590	Number of Shares Outstanding:	7,500

DIRECTORS: Means Wilkinson, Betty Wilkinson, Stanhope Wilkinson, Edward Wilkinson, Tresa Gamble

First State Bank of Gurdon
Gurdon, AR

100 E. Main
P.O. Box 446
County: Clark
Population: 2,700

71743-0446
Telephone: 353-2521
FAX Number: 353-2314

Branches in Town: 0
Other Branches: 0
Charter Number: 61
Date: Aug. 4, 1900

Trust Department: No

Bank Holding Company
None

CHM.: CHARLES CABE
PRESIDENT/CEO: FRED REED
V.P.: CARROLL COSTON
V.P./CASHIER: LINDA BITTLE

Cash and balances Due From Banks:	1,273	Deposits:	21,663
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	10,325	Other Liabilities:	122
Total Loans:	10,865	Subordinated Debt:	300
Bank Premises and Fixed Assets:	409	Total Liabilities:	22,085
Other Real Estate:	295		
Other Assets:	392	Total Equity Capital and Reserves:	1,874
Total Assets:	23,959	Total Liabilities and Capital:	23,959
Total Trust Assets:	0	Number of Shares Outstanding:	38,325

DIRECTORS: Paul Barringer, Al Brown, Charles Cabe, Austin Capps, Carroll Coston, Autrey Horne, Robert McDowell, F.E. Reed, Jimmy Robbs, Maruice Stricklin

Farmers Bank
Hamburg, AR

210 N. Main
P.O. Box 350
County: Ashley
Population: 3,394

71646-0350
Telephone: 853-5222
FAX Number: NONE

Branches in Town: 0
Other Branches: 0
Charter Number: 680
Date: Mar. 10, 1941

Trust Department: No

Bank Holding Company
None

CHM.: P.E. BARNES
PRESIDENT/CEO: GUY HUMPHRIES
EX. V.P.: GORDON PRICE, SR.
V.P./ASST. CASH.: JETTIE MAE ATKINS
CASH.: ALLEN FARMER

Cash and balances Due From Banks:	1,943	Deposits:	26,317
Federal Funds and Repos:	850	Federal funds and Borrowings:	0
Investments:	12,083	Other Liabilities:	290
Total Loans:	13,706	Subordinated Debt:	0
Bank Premises and Fixed Assets:	249	Total Liabilities:	26,607
Other Real Estate:	36		
Other Assets:	506	Total Equity Capital and Reserves:	2,766
Total Assets:	29,373	Total Liabilities and Capital:	29,373
Total Trust Assets:	0	Number of Shares Outstanding:	22,260

DIRECTORS: P.E. Barnes Sr., Nancy Foote, Joe W. Foote, W.E. Foote Jr., Guy Humphries, William E. Johnson, Gordon S. Price Sr., Earl J. Scott, John W. Spivey, Jack H. Shell

Calhoun County Bank
Hampton, AR

200 Main Street
P.O. Box 8
County: Calhoun
Population: 1,650

71744-0008
Telephone: 798-2207
FAX Number: 798-4830

Branches in Town: 0
Other Branches: 0
Charter Number: 220
Date: Oct. 26, 1906

Trust Department: No

Bank Holding Company
None

CHM./CEO: SEARCY W. HARRELL, JR.
PRESIDENT: B. DICKSON NEAL
VICE PRESIDENT: SHIRLEY G. JONES
VICE PRESIDENT: MARY H. JOHNSTON
VICE PRESIDENT: HAZEL B. SMITH
VICE PRESIDENT: LEN HARRELL

Cash and balances Due From Banks:	967	Deposits:	24,863
Federal Funds and Repos:	630	Federal funds and Borrowings:	76
Investments:	15,466	Other Liabilities:	184
Total Loans:	10,899	Subordinated Debt:	0
Bank Premises and Fixed Assets:	32	Total Liabilities:	25,123
Other Real Estate:	100		
Other Assets:	481	Total Equity Capital and Reserves:	3,452
Total Assets:	28,575	Total Liabilities and Capital:	28,575
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Searcy W. Harrell Jr., B. Dickson Neal, Len Harrell, Fay Harrell, Phillip J. Foster, H. M. Welsh, Hubert J. Brown, D.W. Wells

Mercantile Bank
Hardy, AR

Hwy. Jct. 62-63-412
P. O. Box 28
County: Sharp
Population: 643

72577-0028
Telephone: 856-2773
FAX Number: 856-3494

Branches in Town: 0
Other Branches: 1
Charter Number: 751
Date: Oct. 24, 1989

Trust Department: No

Bank Holding Company
North Arkansas Bancshares, Inc., Jonesboro, AR

CHM.: G. L. LIEBLONG
PRESIDENT/CEO: BOB D. EVINS
V.P./CASHIER: M.A. GRADD[illegible]R.

Cash and balances Due From Banks	440	Deposits	8,443
Federal Funds and Repos	1,725	Federal funds and Borrowings	0
Investments	1,094	Other Liabilities	102
Total Loans	5,501	Subordinated Debt	0
Bank Premises and Fixed Assets	719	Total Liabilities	8,545
Other Real Estate	17		
Other Assets	411	Total Equity Capital and Reserves	1,362
Total Assets	9,907	Total Liabilities and Capital	9,907
Total Trust Assets	0	Number of Shares Outstanding	10,400

DIRECTORS: G. L. Lieblong, Bob Evins, Harold Perrin, Kevin King

The Bank of Harrisburg
Harrisburg, AR

201 East Jackson
P.O. Box 17
County: Poinsett
Population: 1,936

72432-0017
Telephone: 578-2472
FAX Number: 578-2049

Branches in Town: 0
Other Branches: 0
Charter Number: 620
Date: Dec. 2, 1930

Trust Department: No

Bank Holding Company
Lake Hamilton Enterprises, Inc., Little Rock, AR

CHM.: JIM TOM BUTLER
PRESIDENT/CEO: PAUL EATON
EX. VICE PRESIDNET: JAMES WILLIAMS
VICE PRESIDENT: CONNIE BUTLER
V.P./CASHIER: DONALD BRITNELL

Cash and balances Due From Banks	2,277	Deposits	26,273
Federal Funds and Repos	3,275	Federal funds and Borrowings	0
Investments	9,153	Other Liabilities	244
Total Loans	14,225	Subordinated Debt	0
Bank Premises and Fixed Assets	236	Total Liabilities	26,517
Other Real Estate	342		
Other Assets	516	Total Equity Capital and Reserves	3,507
Total Assets	30,024	Total Liabilities and Capital	30,024
Total Trust Assets	0	Number of Shares Outstanding	4,000

DIRECTORS: Anna M. Butler, Connie Butler, Jim Tom Butler, Patricia Butler, Elizabeth B. Eaton, Paul Eaton, John Henry, James Williams

The Security Bank
Harrison, AR

300 N. Main
P.O. Box 1078
County: Boone
Population: 9,567

72602-1078
Telephone: 741-8200
FAX Number: 741-8103

Branches in Town: 1
Other Branches: 1
Charter Number: 647
Date: Nov. 20, 1931

Trust Department: Yes

Bank Holding Company
First Security Corporation, Harrison, AR

CHM.: L. E. DURAND
CEO/PRES.: WAYNE CLARK
EX. V.P.: DOUGLAS L. JACKSON
SR. V.P.: DOLORES LAFFERTY
V.P.: JERRY MCFARLAND
V.P./CONT./T.O.: JOHN R. EOFF
V.P./CASH: RICHARD L. MCBEE

Cash and balances Due From Banks:	6,117	Deposits:	101,764
Federal Funds and Repos:	1,700	Federal funds and Borrowings:	0
Investments:	42,055	Other Liabilities:	571
Total Loans:	58,529	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,200	Total Liabilities:	102,335
Other Real Estate:	419		
Other Assets:	1,741	Total Equity Capital and Reserves:	10,426
Total Assets:	112,761	Total Liabilities and Capital:	112,761
Total Trust Assets:	1,018	Number of Shares Outstanding:	180,000

DIRECTORS: Dr. Ralph Bowers, John O. Campbell, Wayne Clark, L.E. Durand, Bert Mullens, Richard Hudson, Douglas Jackson, Junior Lee, Jerry Maland, H.K. McCaleb Jr.

Hazen First State Bank
Hazen, AR

Front & Chester Streets
P.O. Box 783
County: Prairie
Population: 1,700

72064-0783
Telephone: 255-4567
FAX Number: 255-4271

Branches in Town: 0
Other Branches: 1
Charter Number: 744
Date: May 12, 1983

Trust Department: No

Bank Holding Company
None

CHM.: TOMMY HILLMAN
PRESIDENT/CEO: ROBERT M. KOCH

Cash and balances Due From Banks:	791	Deposits:	16,329
Federal Funds and Repos:	350	Federal funds and Borrowings:	0
Investments:	8,615	Other Liabilities:	133
Total Loans:	7,087	Subordinated Debt:	0
Bank Premises and Fixed Assets:	245	Total Liabilities:	16,462
Other Real Estate:	88		
Other Assets:	318	Total Equity Capital and Reserves:	1,332
Total Assets:	17,794	Total Liabilities and Capital:	17,794
Total Trust Assets:	0	Number of Shares Outstanding:	20,187

DIRECTORS: Tommy Hillman, Pat Henderson, Vernon Giss, Neil Maynard, Robert Petter Sr.

The Cleburne County Bank
Heber Springs, AR

806 W. Main
P.O. Box 1000
County: Cleburne
Population: 5,371

72543-0100
Telephone: 362-2456
FAX Number: 362-2502

Branches in Town: 2
Other Branches: 2
Charter Number: 626
Date: Dec. 16, 1930

Trust Department: No

Bank Holding Company
Lake Hamilton Enterprises, Inc., Little Rock, AR

CHM.: JIM TOM BUTLER
PRESIDENT/CEO: JEROME JOHNSON
EX. V.P.: WALTER ALDRIDGE
VICE PRESIDENT: PEGGY SMITH
VICE PRESIDENT: MARY HOLLAND
VICE PRESIDENT: BILL SMITH

Cash and balances Due From Banks	4,163	Deposits	95,770
Federal Funds and Repos	3,325	Federal funds and Borrowings	29
Investments	48,663	Other Liabilities	868
Total Loans	46,046	Subordinated Debt	0
Bank Premises and Fixed Assets	633	Total Liabilities	96,667
Other Real Estate	894		
Other Assets	1,807	Total Equity Capital and Reserves	8,864
Total Assets	105,531	Total Liabilities and Capital	105,531
Total Trust Assets	0	Number of Shares Outstanding	1,200

DIRECTORS: Jim Tom Butler, Jerome Johnson, Walter Aldridge, Paul Eaton, Ricky Johnson, L E. Roberts Jr., Wetzel Stark, Richie Lee, John Henry, Anna Margaret Butler, Connie Butler, Beth Eaton, Patricia Butler

Heber Springs State Bank
Heber Springs, AR

Second and Main Streets
P. O. Box 30
County: Cleburne
Population: 5,371

72543-0030
Telephone: 362-5821
FAX Number: 362-7491

Branches in Town: 0
Other Branches: 1
Charter Number: 735
Date: May 7, 1977

Trust Department: Yes

Bank Holding Company
State Holding Company, Little Rock, AR

CHM.: HARRY L. HASTINGS, JR.
PRESIDENT/CEO: CHARLES E. FORD
SR. VICE PRESIDENT: ROBERT A. CARD
VICE PRESIDENT: JANICE PARROTT
V.P./CASHIER: JOYCE HARRAL

Cash and balances Due From Banks	1,823	Deposits	35,381
Federal Funds and Repos	1,800	Federal funds and Borrowings	0
Investments	11,283	Other Liabilities	544
Total Loans	22,393	Subordinated Debt	117
Bank Premises and Fixed Assets	988	Total Liabilities	36,042
Other Real Estate	283		
Other Assets	567	Total Equity Capital and Reserves	3,095
Total Assets	39,137	Total Liabilities and Capital	39,137
Total Trust Assets	0	Number of Shares Outstanding	18,000

DIRECTORS: Harry L. Hastings Jr., Catherine Owen, Horance Jewell, Charles E. Ford

Bank of Holly Grove
Holly Grove, AR

Main Street
P.O. Box Q
County: Monroe
Population: 700

72069-0816
Telephone: 462-3331
FAX Number: 462-3992

Branches in Town: 0
Other Branches: 0
Charter Number: 118
Date: May 12, 1903

Trust Department: No

Bank Holding Company
Holly Grove Bancshares, Inc., Holly Grove, AR

CHM.: JOHN B. MOORE, JR.
PRESIDENT/CEO: WILLIAM R. REYNOLDS
SR. V.P./CASH.: JEAN M. KIRKPATRICK
ASST. V.P.: BOBBIE R. GANNON

Cash and balances Due From Banks:	675	Deposits:	19,403
Federal Funds and Repos:	850	Federal funds and Borrowings:	0
Investments:	9,008	Other Liabilities:	355
Total Loans:	11,264	Subordinated Debt:	0
Bank Premises and Fixed Assets:	152	Total Liabilities:	19,758
Other Real Estate:	12		
Other Assets:	535	Total Equity Capital and Reserves:	2,738
Total Assets:	22,496	Total Liabilities and Capital:	22,496
Total Trust Assets:	0	Number of Shares Outstanding:	2,400

DIRECTORS: John B. Moore Jr., Donald R. Dearing, Ruth T. Dearing, Jean M. Kirkpatrick, R.H. Mayo, William R. Reynolds, Herd E. Stone

Horatio State Bank
Horatio, AR

Pride & Main
P.O. Box 347
County: Sevier
Population: 989

71842-0347
Telephone: 832-3211
FAX Number: 832-2577

Branches in Town: 0
Other Branches: 0
Charter Number: 179
Date: May 5, 1905

Trust Department: No

Bank Holding Company
Pioneer Bancshares, Inc., Horatio, AR

PRESIDENT/CEO: C. E. HENDRIX, JR.
EX. V.P./CASHIER: WILBURN SMITH
SR. V.P./SEC./TREAS.: EDITH H. SMITH
VICE PRESIDNET: C. E. HENDRIX, III
ASST. V.P.: TODD B. TRIMBLE
OPER. OFF.: LOLA J. LAWRENCE

Cash and balances Due From Banks:	779	Deposits:	23,408
Federal Funds and Repos:	600	Federal funds and Borrowings:	0
Investments:	10,457	Other Liabilities:	192
Total Loans:	13,680	Subordinated Debt:	0
Bank Premises and Fixed Assets:	300	Total Liabilities:	23,600
Other Real Estate:	79		
Other Assets:	312	Total Equity Capital and Reserves:	2,607
Total Assets:	26,207	Total Liabilities and Capital:	26,207
Total Trust Assets:	0	Number of Shares Outstanding:	2,000

DIRECTORS: Lilla S. Hendrix, C.E. Hendrix Jr., Loy Poag, Wilburn Smith, Edith H. Smith, Fred L. Sullivan

Arkansas Bank and Trust Company
Hot Springs, AR

ABT Center
P.O. Box 5640
County: Garland
Population: 36,000

71902-5640
Telephone: 624-4611
FAX Number: 642-4619

Branches in Town: 6
Other Branches: 1
Charter Number: 232
Date: Apr. 18, 1907

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
ABT Bancshares Corporation, Hot Springs, AR

CHM.: CECIL W. CUPP, JR.
PRESIDENT/CEO: RAY L. CASH

EX. V.P.: W. DARRELL MEYER
T.O.: DWIGHT GOODWIN

Cash and balances Due From Banks:	26,285	Deposits:	388,714
Federal Funds and Repos:	61,523	Federal funds and Borrowings:	355
Investments:	84,225	Other Liabilities:	5,158
Total Loans:	234,298	Subordinated Debt:	2,000
Bank Premises and Fixed Assets:	6,092	Total Liabilities:	396,227
Other Real Estate:	2,747		
Other Assets:	5,923	Total Equity Capital and Reserves:	24,866
Total Assets:	421,093	Total Liabilities and Capital:	421,093
Total Trust Assets:	75,406	Number of Shares Outstanding:	150,834

DIRECTORS: Ray L. Cash, Peggy Clark, Hiram W. Cooper, Cecil W. Cupp Jr., Cecil W. Cupp, III, Gerald H. Fisher, Edwin P. Henry, Gaither C. Johnston Jr., W. Darrell Meyer, Roy L. Murphy, Jim Randall, Brooks T. Rice, John D. Selig, Ray S. Smith Jr., Palmer Vanderburg, Hill A. Wheatley

Peoples Bank
Imboden, AR

Hwy. 63 W.
P. O. Box 850
County: Lawrence
Population: 661

72434-0850
Telephone: 869-2291
FAX Number: 869-2179

Branches in Town: 0
Other Branches: 2
Charter Number: 727
Date: Oct. 12, 1972

Trust Department: No

Bank Holding Company
Spring Rivers Bancshares, Inc., Imboden, AR

CHM.: CHARLES F. LUTER

PRESIDENT/CEO: BOB DOWNING

Cash and balances Due From Banks:	843	Deposits:	20,113
Federal Funds and Repos:	300	Federal funds and Borrowings:	0
Investments:	6,047	Other Liabilities:	104
Total Loans:	13,732	Subordinated Debt:	0
Bank Premises and Fixed Assets:	357	Total Liabilities:	20,217
Other Real Estate:	106		
Other Assets:	375	Total Equity Capital and Reserves:	1,543
Total Assets:	21,760	Total Liabilities and Capital:	21,760
Total Trust Assets:	0	Number of Shares Outstanding:	6,600

DIRECTORS: Charles F. Luter, Dan Matthews, Bob J. Downing, Preston Clark, Jerry R. Foley

First Jacksonville Bank and Trust
Jacksonville, AR

600 W. Main
P. O. Box 827
County: Pulaski
Population: 27,000

72076-0827
Telephone: 982-4511
FAX Number: 982-5769

Branches in Town: 4
Other Branches: 1
Charter Number: 701
Date: Aug. 2, 1949

Trust Department: Yes

Bank Holding Company
First Arkansas Bancshares, Inc., Jacksonville, AR

CHM.: KENNETH PAT WILSON
PRESIDENT/CEO: LARRY WILSON
EX. V.P.: JOHN S. FORTENBURY
TRUST OFFICER: JOHN R. McNEE

Cash and balances Due From Banks:	6,163	Deposits:	91,054
Federal Funds and Repos:	1,900	Federal funds and Borrowings:	110
Investments:	38,683	Other Liabilities:	750
Total Loans:	51,538	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,016	Total Liabilities:	91,914
Other Real Estate:	403		
Other Assets:	1,223	Total Equity Capital and Reserves:	10,012
Total Assets:	101,926	Total Liabilities and Capital:	101,926
Total Trust Assets:	48,271	Number of Shares Outstanding:	200,000

DIRECTORS: Kenneth Pat Wilson, Larry T. Wilson, Michael K. Wilson, T.H. Wortham M.D., Bartus M. Gray Jr., H.K. Dougherty, Melda A. Rice

Newton County Bank
Jasper, AR

Church and Stone Streets
P. O. Box 437
County: Newton
Population: 519

72641-0437
Telephone: 446-2265
FAX Number: 446-2310

Branches in Town: 0
Other Branches: 1
Charter Number: 121
Date: Mar. 24, 1903

Trust Department: No

Bank Holding Company
Newco Corporation, Ozark, AR

CHM.: CARL G. HOLT
PRES./CEO: GEORGE G. GLEASON, II
Ex. V.P.: DANNY CRINER
V.P./CASH.: GEORGE LANDRUM
ASST. V.P.: INAS WATSON

Cash and balances Due From Banks:	1,003	Deposits:	35,263
Federal Funds and Repos:	100	Federal funds and Borrowings:	0
Investments:	7,936	Other Liabilities:	343
Total Loans:	27,547	Subordinated Debt:	0
Bank Premises and Fixed Assets:	485	Total Liabilities:	35,606
Other Real Estate:	1,090		
Other Assets:	885	Total Equity Capital and Reserves:	3,440
Total Assets:	39,046	Total Liabilities and Capital:	39,046
Total Trust Assets:	0	Number of Shares Outstanding:	2,340

DIRECTORS: Carl G. Holt, George G. Gleason II, Linda D. Gleason, Mark D. Ross, George Landrum, Danny Criner

The Arkansas Bank
Jonesboro, AR

800 S. Main Street
P. O. Box 1617
County: Craighead
Population: 50,287

72403-1617
Telephone: 932-2131
FAX Number: 932-2131

Branches in Town: 2
Other Branches: 2
Charter Number: 150
Date: Feb. 13, 1904

Trust Department: Yes

Bank Holding Company
None

CHM./CEO: SLOAN RAINWATER, JR.
VICE CHAIRMAN: WILLIAM I. RAINWATER
PRES./COO: J. BRUCE LOFTIN
EX. V.P.: AUDREY GLENN
VICE PRESIDENT: LOYCE GIBSON
VICE PRESIDENT: E. RAY HACKWORTH
ASST. V.P./T.O.: BRENDA GRIFFITH
ASST. V.P.: GAIL NEBLETT

Cash and balances Due From Banks:	2,806	Deposits:	38,319
Federal Funds and Repos:	1,200	Federal funds and Borrowings:	0
Investments:	15,523	Other Liabilities:	250
Total Loans:	20,732	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,283	Total Liabilities:	38,569
Other Real Estate:	418		
Other Assets:	820	Total Equity Capital and Reserves:	4,213
Total Assets:	42,782	Total Liabilities and Capital:	42,782
Total Trust Assets:	173	Number of Shares Outstanding:	75,000

DIRECTORS: Sloan Rainwater Jr., William I. Rainwater, Gerald Watkins, J.A. Tomlinson, Dr. Weldon T. Rainwater, William I. Rainwater Jr., Virginia Cox, Steve Cox, J. Bruce Loftin

Citizens Bank of Jonesboro
Jonesboro, AR

Main & Washington Streets
P. O. Box 1800
County: Craighead
Population: 50,287

72403-1800
Telephone: 932-6603
FAX Number: 933-4334

Branches in Town: 4
Other Branches: 2
Charter Number: 488
Date: Jul. 25, 1919

Trust Department: Yes

Bank Holding Company
Citizens Bancshares Corp., Jonesboro, AR

CHM.: H. HALL McADAMS, III
CEO: HERBERT H. McADAMS, II
PRESIDENT: DANNY WILLIAMS
VICE PRESIDENT: DONALD TIMMS
TRUST OFFICER: CINDY FRENCH

Cash and balances Due From Banks:	12,879	Deposits:	182,906
Federal Funds and Repos:	2,850	Federal funds and Borrowings:	4,772
Investments:	64,217	Other Liabilities:	2,115
Total Loans:	118,628	Subordinated Debt:	1,100
Bank Premises and Fixed Assets:	4,268	Total Liabilities:	190,893
Other Real Estate:	56		
Other Assets:	4,669	Total Equity Capital and Reserves:	16,674
Total Assets:	207,567	Total Liabilities and Capital:	207,567
Total Trust Assets:	99,709	Number of Shares Outstanding:	217,000

DIRECTORS: Robert C. Connor, John C. Deacon, W.O. Doak, Charlotte Eddington, W.M. Freeze Jr., Dr. James F. Gramling, Dr. Ray H. Hall Jr., Bill Hurt Jr., Herbert H. McAdams II, H. Hall McAdams III, Minor M. Markle, Oscar J. Melton, Oscar J. Melton Jr., William R. Roberts, Donald Timms, Danny Williams, Dr. Durwood Wisdom

Mercantile Bank
Jonesboro, AR

300 S. Church
P. O. Box 6018
County: Craighead
Population: 50,287

72403-6018
Telephone: 935-5521
FAX Number: 935-8311

Branches in Town: 7
Other Branches: 3
Charter Number: 648
Date: Jan. 7, 1932

Trust Department: Yes

Bank Holding Company
North Arkansas Bancshares, Inc, Jonesboro, AR

CHM.: G. L. LIEBLONG
PRESIDENT: HAROLD PERRIN
TRUST OFFICER: DICK GRAY

Cash and balances Due From Banks	9,487	Deposits	243,916
Federal Funds and Repos	28,700	Federal funds and Borrowings	2,793
Investments	39,867	Other Liabilities	3,505
Total Loans	180,922	Subordinated Debt	0
Bank Premises and Fixed Assets	6,218	Total Liabilities	250,214
Other Real Estate	801		
Other Assets	12,886	Total Equity Capital and Reserves	28,667
Total Assets	278,881	Total Liabilities and Capital	278,881
Total Trust Assets	140,638	Number of Shares Outstanding	100,000

DIRECTORS: G.L. Lieblong, M.G. Spurlock, Tommy Lawrence, Al Heringer III, Ken Plunk, Ruth Poston, Roy Cooper, Harold Perrin, Glen Lane, Wayne Baker, Phil Jones, Lynn Greene, Marystel Appleton, Raymond Heern, J.C. Mahon, Ben Lamberth

Simmons First Bank
Jonesboro, AR

1720 S. Caraway Road
P. O. Box 1720
County: Craighead
Population: 50,287

72403-1720
Telephone: 933-8000
FAX Number: None

Branches in Town: 2
Other Branches: 0
Charter Number: 734
Date: Dec. 22, 1976

Trust Department: Yes

Bank Holding Company
Simmons First National Corp., Pine Bluff, AR

CHM./CEO: DONALD W. STONE
PRESIDENT: J.C. VAUGHN, JR.
EX. V.P./CASH.: RON JACKSON
VICE PRESIDENT: BARRY LEDBETTER
VICE PRESIDENT: WAYNE BOND
VICE PRESIDENT: JERRY BROADAWAY
T.O./MKTG OFFICER: BETH SMITH

Cash and balances Due From Banks	2,269	Deposits	55,502
Federal Funds and Repos	3,645	Federal funds and Borrowings	1
Investments	14,664	Other Liabilities	698
Total Loans	38,402	Subordinated Debt	0
Bank Premises and Fixed Assets	783	Total Liabilities	56,201
Other Real Estate	403		
Other Assets	937	Total Equity Capital and Reserves	4,902
Total Assets	61,103	Total Liabilities and Capital	61,103
Total Trust Assets	10,674	Number of Shares Outstanding	175,000

DIRECTORS: Donald W. Stone, J.C. Vaughn Jr., Charles B. Smith Jr., Gene Thomason, Sam Hummelstein, Ava Duke, Dr. Don B. Vollman

Farmers & Merchants Bank
Judsonia, AR

Jefferson & Van Buren Streets
P. O. Box 1
County: White
Population: 2,100

72081-0001
Telephone: 729-3148
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 415
Date: May 29, 1913

Trust Department: No

Bank Holding Company
None

PRESIDENT/CEO: E. D. YANCEY

Cash and balances Due From Banks:	585	Deposits:	10,040
Federal Funds and Repos:	450	Federal funds and Borrowings:	182
Investments:	6,546	Other Liabilities:	67
Total Loans:	3,596	Subordinated Debt:	0
Bank Premises and Fixed Assets:	88	Total Liabilities:	10,289
Other Real Estate:	38		
Other Assets:	171	Total Equity Capital and Reserves:	1,185
Total Assets:	11,474	Total Liabilities and Capital:	11,474
Total Trust Assets:	0	Number of Shares Outstanding:	2,800

DIRECTORS: E.O. Yancey, E.D. Yancey, Reynie Rutledge

Union State Bank
Junction City, AR

115 North Main
P.O. Box F
County: Union
Population: 2,245

71749-1006
Telephone: 924-4552
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 660
Date: Aug. 28, 1933

Trust Department: No

Bank Holding Company
Junction City Holding Company, Junction City, AR

CHM.: G.R. MOSLEY
PRESIDENT/CEO: JOHN F. MARSH

V.P./CASH.: BARBARA DANIELS
ASST. CASH.: SANDY BRANTLEY

Cash and balances Due From Banks:	418	Deposits:	20,651
Federal Funds and Repos:	2,425	Federal funds and Borrowings:	0
Investments:	4,195	Other Liabilities:	138
Total Loans:	15,632	Subordinated Debt:	0
Bank Premises and Fixed Assets:	145	Total Liabilities:	20,789
Other Real Estate:	0		
Other Assets:	269	Total Equity Capital and Reserves:	2,295
Total Assets:	23,084	Total Liabilities and Capital:	23,084
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

DIRECTORS: Daniel Clifton Horton, Searcy W. Harrell Jr., Harold W. Campbell, Denver D. Jones Jr., G.R. Mosley, John F. Marsh, Alvin Green, Richard H. Mosley, James A. Bloodworth

Bank of Kensett
Kensett, AR

Searcy Street
P. O. Box 356
County: White
Population: 1,744

72082-0356
Telephone: 742-3211
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 528
Date: Feb. 17, 1922

Trust Department: Yes

Bank Holding Company
None

CHM.: J. H. JOHNSTON, JR.
CEO: ROGER Q. MILLS

Cash and balances Due From Banks	546	Deposits	5,228
Federal Funds and Repos	4,200	Federal funds and Borrowings	0
Investments	1,736	Other Liabilities	58
Total Loans	284	Subordinated Debt	0
Bank Premises and Fixed Assets	76	Total Liabilities	5,286
Other Real Estate	0		
Other Assets	37	Total Equity Capital and Reserves	1,593
Total Assets	6,879	Total Liabilities and Capital	6,879
Total Trust Assets	7	Number of Shares Outstanding	500

DIRECTORS: J. H. Johnston Jr., Roger Mills, William P. Mills

Pine State Bank
Kingsland, AR

First Street
P. O. Box 85
County: Cleveland
Population: 504

71652-0085
Telephone: 348-5657
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 165
Date: Aug. 22, 1904

Trust Department: No

Bank Holding Company
None

CHM./CEO: BENNIE RYBURN, JR.
PRESIDENT: JAMES L. WRIGHT

Cash and balances Due From Banks	282	Deposits	5,910
Federal Funds and Repos	225	Federal funds and Borrowings	0
Investments	1,941	Other Liabilities	51
Total Loans	3,905	Subordinated Debt	0
Bank Premises and Fixed Assets	73	Total Liabilities	5,961
Other Real Estate	0		
Other Assets	70	Total Equity Capital and Reserves	535
Total Assets	6,496	Total Liabilities and Capital	6,496
Total Trust Assets	0	Number of Shares Outstanding	3,059.99

DIRECTORS: Bennie Ryburn Jr., James Searcy, Freddie Mobley, Hugh Quimby, Don Smith, Ray Morrison, John Trucks

Madison Bank & Trust
Kingston, AR

101 Public Square
P. O. Box 39
County: Madison
Population: 300

72742-0039
Telephone: 665-2825
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 338
Date: Apr. 7, 1911

Trust Department: Yes

Bank Holding Company
Madison Corporation, Little Rock, AR

CHM./T.O.: ROLAND WILLSHIRE
PRESIDENT/CEO: GARY BUNCH
VICE PRESIDENT: CARLA HATHORN
VICE PRESIDENT: BLENDA HOWARD

Cash and balances Due From Banks:	182	Deposits:	9,347
Federal Funds and Repos:	300	Federal funds and Borrowings:	0
Investments:	1,965	Other Liabilities:	101
Total Loans:	7,398	Subordinated Debt:	0
Bank Premises and Fixed Assets:	133	Total Liabilities:	9,448
Other Real Estate:	61		
Other Assets:	224	Total Equity Capital and Reserves:	815
Total Assets:	10,263	Total Liabilities and Capital:	10,263
Total Trust Assets:	588	Number of Shares Outstanding:	800

DIRECTORS: Roland Willshire, Gary W. Bunch, Dana Samples, Howard Cain Jr., Sumner Brashears, Joe Shrum, Gary Easterling

Bank of Lake Village
Lake Village, AR

101 Main Street
P. O. Box 727
County: Chicot
Population: 3,300

71653-0727
Telephone: 265-2241
FAX Number: 265-2125

Branches in Town: 1
Other Branches: 0
Charter Number: 675
Date: Oct. 14, 1937

Trust Department: No

Bank Holding Company
Southeast Arkansas Bank Corp., Lake Village, AR

CHM: DOUGLAS C. WYNN
VICE CHM.: NED MAZZANTI
PRESIDENT/CEO: HERMON CARLTON
EX. V.P.: TERENCE J. ALPE
V.P.: KENNETH D. VANDERVORT
V.P.: DESSIE LEE GIBBS
V.P./AUDITOR: JOYCE BELL

Cash and balances Due From Banks:	2,240	Deposits:	35,248
Federal Funds and Repos:	1,000	Federal funds and Borrowings:	205
Investments:	17,581	Other Liabilities:	400
Total Loans:	18,809	Subordinated Debt:	0
Bank Premises and Fixed Assets:	315	Total Liabilities:	35,853
Other Real Estate:	5		
Other Assets:	1,063	Total Equity Capital and Reserves:	5,160
Total Assets:	41,013	Total Liabilities and Capital:	41,013
Total Trust Assets:	0	Number of Shares Outstanding:	60,000

DIRECTORS: Terence J. Alpe, Sam E. Angel, William W. Bunker, Dr. J.P. Burge, Hermon Carlton, David F. Gillison Sr., David F. Gillison Jr., Marvin D. Loyd D.D.S, Ned Mazzanti, Joesph J. Pieroni, Charles H. Weissinger Jr., Douglas C. Wynn

Simmons First Bank
Lake Village, AR

333 Main Street
P. O. Box 271
County: Chicot
Population: 3,300

71653-0271
Telephone: 265-5366
FAX Number: 265-5558

Branches in Town: 0
Other Branches: 0
Charter Number: 716
Date: Jun. 12, 1962

Trust Department: Yes

Bank Holding Company
Simmons First National Corp., Pine Bluff, AR

CHM.: FRED P. MICHAEL
PRESIDENT/CEO: BEN F. FLORIANI
EX. VICE PRESIDENT: FREDDIE BLACK

Cash and balances Due From Banks:	666	Deposits:	22,654
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,200
Investments:	10,042	Other Liabilities:	370
Total Loans:	15,252	Subordinated Debt:	0
Bank Premises and Fixed Assets:	163	Total Liabilities:	24,224
Other Real Estate:	14		
Other Assets:	692	Total Equity Capital and Reserves:	2,605
Total Assets:	26,829	Total Liabilities and Capital:	26,829
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

DIRECTORS: Sam E. Adkisson, W.E. Ayres, Herman Berkemeyer, Freddie G. Black, James R. Burchfield, Ohmer C. Burnside, Michael S. Cashion, Ben V. Floriani, James W. Haddock, Craig Hunt, Cullen Livingston, Doyne W. Loyd, Geno Mazzanti, Fred P. Michael, Carl O. Powell, Richard L. Pratt, Joe Dan Yee

Citizens Bank of Lavaca
Lavaca, AR

Main Street
P. O. Box 110
County: Sebastian
Population: 1,092

72941-0110
Telephone: 452-7906
FAX Number: 452-7978

Branches in Town: 0
Other Branches: 1
Charter Number: 308
Date: May 5, 1910

Member of Federal Reserve System

Trust Department: No

Bank Holding Company
Sebastian Bankshares, Inc., Barling, AR

CHM.: RONALD H. UDOUJ
PRES./CEO: JAMES N. PATTERSON
SR. V.P.: GARY W. CARMACK
VICE PRESIDENT: LARRY DALE OWEN
VICE PRESIDENT: PAULETTE CHRONISTER

Cash and balances Due From Banks:	707	Deposits:	32,501
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,000
Investments:	11,413	Other Liabilities:	261
Total Loans:	24,364	Subordinated Debt:	0
Bank Premises and Fixed Assets:	928	Total Liabilities:	33,762
Other Real Estate:	12		
Other Assets:	787	Total Equity Capital and Reserves:	4,449
Total Assets:	38,211	Total Liabilities and Capital:	38,211
Total Trust Assets:	0	Number of Shares Outstanding:	41,292

DIRECTORS: J.N. Patterson, R.H. Udouj, G. Bruick, J. Shields, R. Green

Leachville State Bank
Leachville, AR

110 N. Main
P. O. Box 140
County: Mississippi
Population: 1,800

72438-0140
Telephone: 539-6354
FAX Number: 539-2213

Branches in Town: 0
Other Branches: 0
Charter Number: 703
Date: Jan. 23, 1951

Trust Department: No

Bank Holding Company
Leachville State Bancshares, Inc., Leachville, AR

CHM: LARRY GRISHAM
PRES./CEO: NELSON P. HENRY, JR
EX. VICE PRESIDENT: EDNA PEEPLES
V.P.-OPERATIONS: STEVE MAY
CASH.: EARNESTINE ROBINETTE
LOAN OFFICER: DIANE DAVIS

Cash and balances Due From Banks:	548	Deposits:	14,970
Federal Funds and Repos:	2,200	Federal funds and Borrowings:	2,000
Investments:	5,940	Other Liabilities:	214
Total Loans:	9,960	Subordinated Debt:	0
Bank Premises and Fixed Assets:	151	Total Liabilities:	17,184
Other Real Estate:	0		
Other Assets:	299	Total Equity Capital and Reserves:	1,914
Total Assets:	19,098	Total Liabilities and Capital:	19,098
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

DIRECTORS: Larry Grisham, Nelson Henry, Leon Swihart

Little River Bank
Lepanto, AR

202 Greenwood
P. O. Box 340
County: Poinsett
Population: 1,964

72354-0340
Telephone: 475-2306
FAX Number: 475-3070

Branches in Town: 0
Other Branches: 0
Charter Number: 498
Date: Nov. 21, 1919

Trust Department: Yes

Bank Holding Company
None

CHM.: DAN F. PORTIS
PRES./CEO: GRADY WATKINS, JR.
CASH.: BLANCHE NASH
T.O.: H.G. WATKINS, III

Cash and balances Due From Banks:	788	Deposits:	22,307
Federal Funds and Repos:	1,800	Federal funds and Borrowings:	0
Investments:	17,493	Other Liabilities:	281
Total Loans:	7,036	Subordinated Debt:	0
Bank Premises and Fixed Assets:	106	Total Liabilities:	22,588
Other Real Estate:	0		
Other Assets:	603	Total Equity Capital and Reserves:	5,238
Total Assets:	27,826	Total Liabilities and Capital:	27,826
Total Trust Assets:	4	Number of Shares Outstanding:	10,000

DIRECTORS: Dan F. Portis, Grady Watkins Jr., Danette P. Watkins, H.G. Watkins III, J.C. Portis, Ernest B. Portis, W.H. Cross, Junaway Payne, W.K. Ingram Jr., Julanne P. Ingram

Peoples Bank & Loan Company
Lewisville, AR

305 Spruce Street
P. O. Box 1100
County: Lafayette
Population: 1,500

71845-1100
Telephone: 921-4244
FAX Number: 921-4336

Branches in Town: 0
Other Branches: 0
Charter Number: 347
Date: Aug. 25, 1911

Member of Federal Reserve System

Trust Department: No

Bank Holding Company
Peoples Bancshares, Inc., Lewisville, AR

CHM.: W.H. TRIPLETT, JR.
VICE CHAIRMAN: CHARLES H. MOORE
PRESIDENT/CEO: CHARLES BLACK
ASST. V.P.: DONNA H. ADKISON
ASST. V.P.: MARSHA L. DICKSON
CASH.: VENORA HOOPER

Cash and balances Due From Banks	1,102	Deposits	23,383
Federal Funds and Repos	1,525	Federal funds and Borrowings	0
Investments	10,911	Other Liabilities	233
Total Loans	11,324	Subordinated Debt	0
Bank Premises and Fixed Assets	467	Total Liabilities	23,616
Other Real Estate	11		
Other Assets	445	Total Equity Capital and Reserves	2,169
Total Assets	25,785	Total Liabilities and Capital	25,785
Total Trust Assets	0	Number of Shares Outstanding	4,000

DIRECTORS: Phil Alford Jr., Charles Black, Larry Burrow, O.M. Covington, Paul J. English, Charles H. Moore, W.H. Triplett Jr., Wilma Willbanks

Bank of Lincoln
Lincoln, AR

West Side Square
P. O. Box 98
County: Washington
Population: 1,422

72744-0098
Telephone: 824-3232
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 119
Date: Mar. 19, 1903

Trust Department: No

Bank Holding Company
Lincoln Bankshares, Inc., Lincoln, AR

CHM./PRES./CEO: LOYD R. SWOPE
EX. V.P.: KENNETH D. COX
SR. V.P.: LARRY C. KARNES
V.P.: PAT R. DAVENPORT
V.P.: C. DARLENE CHEATHAM
ASST. V.P.: E. NELL KID
CASH.: RONNIE RINEHART

Cash and balances Due From Banks	980	Deposits	36,723
Federal Funds and Repos	2,600	Federal funds and Borrowings	188
Investments	13,345	Other Liabilities	278
Total Loans	22,636	Subordinated Debt	0
Bank Premises and Fixed Assets	300	Total Liabilities	37,189
Other Real Estate	158		
Other Assets	1,060	Total Equity Capital and Reserves	3,890
Total Assets	41,079	Total Liabilities and Capital	41,079
Total Trust Assets	0	Number of Shares Outstanding	8000

DIRECTORS: Loyd R. Swope, Kenneth D. Cox, John Everett, Clark McClinton, Wanda Irwin

Arkansas Bankers' Bank
Little Rock, AR

1008 West Second Street 72201-2031
County: Pulaski Telephone: 371-0535
Population: 250,000 FAX Number: 376-8894

Branches in Town: 0
Other Branches: 0
Charter Number: 752
Date: Apr. 17, 1990

Trust Department: No

Bank Holding Company
Arkansas Bankers' Bancorporation, Inc., Little Rock, AR

CHM.: JOE S. HIATT
PRESIDENT/CEO: BILL MAY
SR. V.P./CASH.: JOHN E. LOCK
OPERATION OFF.: SHARI D. FREED

Cash and balances Due From Banks	52	Deposits	129
Federal Funds and Repos	1,725	Federal funds and Borrowings	0
Investments	60	Other Liabilities	9
Total Loans	0	Subordinated Debt	0
Bank Premises and Fixed Assets	32	Total Liabilities	138
Other Real Estate	0		
Other Assets	227	Total Equity Capital and Reserves	1,958
Total Assets	2,096	Total Liabilities and Capital	2,096
Total Trust Assets	0	Number of Shares Outstanding	50,000

DIRECTORS: Burton O. George, Tom H. Grumbles, Joe S. Hiatt, Bill B. May, J.M. Park, Lindley V. Smith, Robert P. Taylor

Eagle Bank & Trust Company
Little Rock, AR

1000 S. Rodney Parham
P.O. Box 22120 72221-2120
County: Pulaski Telephone: 663-2453
Population: 250,000 FAX Number: 666-3420

Branches in Town: 0
Other Branches: 4
Charter Number: 720
Date: Jul. 28, 1966

Trust Department: Yes

Bank Holding Company
State Holding Company, Little Rock, AR

CHM.: HARRY L. HASTINGS, JR.
PRESIDENT/CEO/T.O.: PAT KOCH
SR. V.P.: ANNETTE VANPELT
VICE PRESIDENT: AL OTTEN
SEC./TREAS.: CATHERINE OWEN
CONTROLLER: PAUL CASTLEBERRY

Cash and balances Due From Banks	2,179	Deposits	37,557
Federal Funds and Repos	350	Federal funds and Borrowings	0
Investments	9,663	Other Liabilities	355
Total Loans	25,686	Subordinated Debt	0
Bank Premises and Fixed Assets	2,247	Total Liabilities	37,912
Other Real Estate	417		
Other Assets	547	Total Equity Capital and Reserves	3,177
Total Assets	41,089	Total Liabilities and Capital	41,089
Total Trust Assets	133	Number of Shares Outstanding	8,000

DIRECTORS: Harry L. Hastings Jr., Catherine Owen, Horace Jewell, Sam Winstead, J.C. Nichols, Pat Koch

Pulaski Bank & Trust Company
Little Rock, AR

5800 R Street
P. O. Box 7299
County: Pulaski
Population: 250,000

72217-7729
Telephone: 661-7700
FAX Number: 661-7857

Branches in Town: 3
Other Branches: 0
Charter Number: 710
Date: Aug. 29, 1955

Trust Department: Yes

Bank Holding Company
Pulaski Investment Corporation, Little Rock, AR

CHM.: JAMES C. EAST
PRESIDENT/CEO: ROBERT C. MAGEE
SR. VICE PRESIDENT: JUDY BEAUMONT
SR. VICE PRESIDENT: JANET MOORE
SR. VICE PRESIDENT: JERRY DUNCAN
SR. VICE PRESIDENT: JAMES PIERCE
TRUST OFFICER: HOLLY MATHISON

Cash and balances Due From Banks:	7,362	Deposits:	115,866
Federal Funds and Repos:	0	Federal funds and Borrowings:	2,765
Investments:	40,222	Other Liabilities:	1,283
Total Loans:	70,905	Subordinated Debt:	385
Bank Premises and Fixed Assets:	5,932	Total Liabilities:	120,299
Other Real Estate:	1,407		
Other Assets:	3,556	Total Equity Capital and Reserves:	9,085
Total Assets:	129,384	Total Liabilities and Capital:	129,384
Total Trust Assets:	45,757	Number of Shares Outstanding:	212,230

DIRECTORS: James C. East, Robert C. Magee, Mark Williamson, Robert C. East, Dr. K.C. Westbrook

Bank of Lockesburg
Lockesburg, AR

Main & Redbud
P. O. Box 118
County: Sevier
Population: 616

71846-0118
Telephone: 289-4071
FAX Number: 289-2330

Branches in Town: 0
Other Branches: 0
Charter Number: 746
Date: May 31, 1985

Trust Department: No

Bank Holding Company
DeWitt First Bankshares, Inc., DeWitt, AR

CHM./CEO: RAY HAMBRICK
PRESIDENT: PHILIP H. WORTHEN
V.P.: PHYLLIS (CECI) BETTELL
OPER. OFF.: BETTY CURRENCE

Cash and balances Due From Banks:	1,069	Deposits:	15,253
Federal Funds and Repos:	255	Federal funds and Borrowings:	0
Investments:	5,491	Other Liabilities:	114
Total Loans:	10,034	Subordinated Debt:	0
Bank Premises and Fixed Assets:	145	Total Liabilities:	15,367
Other Real Estate:	0		
Other Assets:	555	Total Equity Capital and Reserves:	2,182
Total Assets:	17,549	Total Liabilities and Capital:	17,549
Total Trust Assets:	0	Number of Shares Outstanding:	2,500

DIRECTORS: Ray Hambrick, Warren Jennings Sr., Lester McKinley

First State Bank
Lonoke, AR

101 E. Front
P. O. Box 320
County: Lonoke
Population: 4,128

72086-0320
Telephone: 676-3106
FAX Number: 676-5046

Branches in Town: 1
Other Branches: 0
Charter Number: 670
Date: Mar. 9, 1935

Trust Department: No

Bank Holding Company
Lonoke Bancshares, Inc., Lonoke, AR

CHM.: WAYNE BENNETT, SR.
CEO/EX. V.P.: DAVID R. ESTES
PRESIDENT: NEIL BENNETT, SR.

Cash and balances Due From Banks	3,693	Deposits	49,593
Federal Funds and Repos	2,715	Federal funds and Borrowings	0
Investments	26,934	Other Liabilities	474
Total Loans	22,080	Subordinated Debt	0
Bank Premises and Fixed Assets	479	Total Liabilities	50,067
Other Real Estate	82		
Other Assets	1,068	Total Equity Capital and Reserves	6,984
Total Assets	57,051	Total Liabilities and Capital	57,051
Total Trust Assets	0	Number of Shares Outstanding	16,000

DIRECTORS: Wayne Bennett Sr., Neil Bennett Sr., Wayne Bennett Jr., Neil Bennett Jr., H. Austin Grimes M.D.

Farmers Bank & Trust Company
Magnolia, AR

100 N. Court Square
P. O. Box 250
County: Columbia
Population: 12,000

71753-0250
Telephone: 234-2211
FAX Number: 234-7296

Branches in Town: 3
Other Branches: 0
Charter Number: 217
Date: Sep. 26, 1906

Trust Department: Yes

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

CHM./PRES./CEO: BOB L. BURNS
EX. V.P./COO: MACK L. TAYLOR
SR. V.P./T.O.: BRUCE D. MALOCH
SR. VP/COMM. LEND.: STEVE KEITH
V/P./CONTROLLER: KEVIN W. PLETCHER
V.P./CASH.: EARL BOOTH
V.P./RETAIL LEND.: DANNY FITZPATRICK

Cash and balances Due From Banks	3,705	Deposits	112,169
Federal Funds and Repos	0	Federal funds and Borrowings	0
Investments	55,275	Other Liabilities	1,101
Total Loans	63,356	Subordinated Debt	0
Bank Premises and Fixed Assets	664	Total Liabilities	113,270
Other Real Estate	435		
Other Assets	2,388	Total Equity Capital and Reserves	12,553
Total Assets	125,823	Total Liabilities and Capital	125,823
Total Trust Assets	20,414	Number of Shares Outstanding	100,000

DIRECTORS: Bob L. Burns, T. H. Bradley Jr., Paul Crumpler, W.E. Fullenwider, C.S. Kincaid III, Bob Neill, Wayne M. Newton, Ronnie Ribble, Ken Sibley, Mack L. Taylor

Bank of Malvern
Malvern, AR

327 Ash Street
P. O. Box 897
County: Hot Spring
Population: 10,000

72104-0897
Telephone: 332-6966
FAX Number: 332-2374

Branches in Town: 1
Other Branches: 0
Charter Number: 10
Date: Jun. 24, 1889

Trust Department: Yes

Bank Holding Company
Central Arkansas Bancshares, Inc., Malvern, AR

CHM./PRES./CEO: PAUL L. OFFUTT
EX. V.P.: DONALD J. TACKETT
VICE PRESIDENT: MARSHA TANNER
V.P./CASHIER: MARY BETH ROSEBERRY

Cash and balances Due From Banks:	3,333	Deposits:	73,444
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,515
Investments:	33,769	Other Liabilities:	492
Total Loans:	43,742	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,163	Total Liabilities:	75,451
Other Real Estate:	1,341		
Other Assets:	1,484	Total Equity Capital and Reserves:	9,381
Total Assets:	84,832	Total Liabilities and Capital:	84,832
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

DIRECTORS: Paul L. Offutt, Dorsey D. Glover, Dale Horn, Sam R. Clark, Joe C. Keith, W.R. Ward, Ross M. Whipple, Don J. Tackett

Mercantile Bank
Mammoth Spring, AR

250 Main Street
P. O. Box 310
County: Fulton
Population: 1,158

72554-0310
Telephone: 625-3235
FAX Number: 625-7497

Branches in Town: 0
Other Branches: 0
Charter Number: 750
Date: Oct. 24, 1989

Trust Department: No

Bank Holding Company
North Arkansas Bancshares, Inc., Jonesboro, AR

CHM: D. L. LIEBLONG
PRESIDENT/CEO: WILLIAM O. PACE
V.P.: JOYCE GRIFFIN
CASHIER: NORMA G. PACE

Cash and balances Due From Banks:	888	Deposits:	21,944
Federal Funds and Repos:	7,450	Federal funds and Borrowings:	0
Investments:	5,285	Other Liabilities:	336
Total Loans:	10,040	Subordinated Debt:	0
Bank Premises and Fixed Assets:	409	Total Liabilities:	22,280
Other Real Estate:	0		
Other Assets:	1,183	Total Equity Capital and Reserves:	2,975
Total Assets:	25,255	Total Liabilities and Capital:	25,255
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

DIRECTORS: Richard Garrison, William R. Hass, Thomas R. Freeman, Wendell Ragsdale, G.L. Lieblong, William O. Pace

Merchants & Planters Bank
Manila, AR

319 N. Baltimore
P. O. Box 440
County: Mississippi
Population: 2,552

72442-0440
Telephone: 561-4427
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 698
Date: Mar. 16, 1948

Trust Department: No

Bank Holding Company
None

CHM.: PEGGY F. CHEADLE
CEO: MAX H. SCHRADER
PRESIDENT: BETTY F. SCHRADER

V.P.: DANNY ROBBINS
CASH: NORMA JACKSON

Cash and balances Due From Banks	843	Deposits	11,426
Federal Funds and Repos	1,575	Federal funds and Borrowings	0
Investments	3,793	Other Liabilities	153
Total Loans	6,695	Subordinated Debt	0
Bank Premises and Fixed Assets	64	Total Liabilities	11,579
Other Real Estate	15		
Other Assets	206	Total Equity Capital and Reserves	1,612
Total Assets	13,191	Total Liabilities and Capital	13,191
Total Trust Assets	0	Number of Shares Outstanding	10,000

DIRECTORS: Peggy F. Cheadle, James B. Cheadle, Betty F. Schrader, L.E. Townsend, Hulen Faulkner, Paul W. Fleeman, Danny Robbins, Max H. Schrader

Bank of Mansfield
Mansfield, AR

101 S. Sebascott
P. O. Box 387
County: Sebastian
Population: 1,000

72944-0387
Telephone: 928-4418
FAX Number: 928-5149

Branches in Town: 0
Other Branches: 0
Charter Number: 678
Date: Feb. 16, 1939

Trust Department: No

Bank Holding Company
Mansfield Bankstock, Inc., Mansfield, AR

CHM.: J. MICHAEL SHAW

PRESIDENT/CEO: JOE TERRY

Cash and balances Due From Banks	544	Deposits	19,675
Federal Funds and Repos	600	Federal funds and Borrowings	0
Investments	10,517	Other Liabilities	188
Total Loans	9,139	Subordinated Debt	0
Bank Premises and Fixed Assets	217	Total Liabilities	19,863
Other Real Estate	147		
Other Assets	396	Total Equity Capital and Reserves	1,697
Total Assets	21,560	Total Liabilities and Capital	21,560
Total Trust Assets	0	Number of Shares Outstanding	9,600

DIRECTORS: J. Michael Shaw, Joseph A. Terry, Lary Walker, S.M. Taylor, S.D. Barnes, Melba Conaway, Paula Coward

Citizens Bank
Marion, AR

115 Block Street
P. O. Box 300
County: Crittenden
Population: 2,996

72364-0300
Telephone: 739-4421
FAX Number: 739-1305

Branches in Town: 0
Other Branches: 0
Charter Number: 677
Date: Mar. 15, 1938

Trust Department: No

Bank Holding Company
First Citizens Bancshares Company, Marion, AR

CHM./PRES./CEO: FORREST N. JENKINS
V.P.: CHARLES E. HORTON
ASST. V.P.: L. SCOTT BOND

CASHIER: JOAN BASS
ASST. CASH.: LUCILLE H. BRACKIN
ASST. CASH.: GLORIA G. SPENCER

Cash and balances Due From Banks	2,199	Deposits	28,690
Federal Funds and Repos	1,250	Federal funds and Borrowings	1,000
Investments	8,531	Other Liabilities	170
Total Loans	19,232	Subordinated Debt	0
Bank Premises and Fixed Assets	1,160	Total Liabilities	29,860
Other Real Estate	0		
Other Assets	423	Total Equity Capital and Reserves	2,935
Total Assets	32,795	Total Liabilities and Capital	32,795
Total Trust Assets	0	Number of Shares Outstanding	1,500

DIRECTORS: C.H. Bond Jr., Sanders Carter, Frank G. Fogleman, Julian Hardin, Joe Taylor III, James R. Stockley, Richard Williford, Forrest N. Jenkins, William Bart Turner, Allen Helms Jr, Linda Jenkins

Marked Tree Bank
Marked Tree, AR

210 Frisco Street
P. O. Box 160
County: Poinsett
Population: 3,200

72365-0160
Telephone: 358-2600
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 651
Date: Mar. 3, 1932

Trust Department: Yes

Bank Holding Company
Marked Tree Bancshares, Inc., Marked Tree, AR

CHM: E. RITTER ARNOLD
PRESIDENT/CEO: JOHN A. BRUNNER, JR.
V.P./CASHIER: FRANCES WHITLOW

V.P./T.O.: PHILLIP MARSHALL
LOAN OFFICER: DANNY M. MORRISON

Cash and balances Due From Banks	1,537	Deposits	20,957
Federal Funds and Repos	450	Federal funds and Borrowings	1,300
Investments	17,779	Other Liabilities	301
Total Loans	4,852	Subordinated Debt	0
Bank Premises and Fixed Assets	66	Total Liabilities	22,558
Other Real Estate	76		
Other Assets	367	Total Equity Capital and Reserves	2,569
Total Assets	25,127	Total Liabilities and Capital	25,127
Total Trust Assets	0	Number of Shares Outstanding	2,500

DIRECTORS: Mary A. Arnold, E. Ritter Arnold, John A. Brunner Jr., Frank Brunner, Jr., J. Robert Brunner, Daniel Hatzenbuehler, Louis H. Goad

Searcy County Bank
Marshall, AR

NE Corner of Square
P. O. Box 250
County: Searcy
Population: 1,595

72650-0250
Telephone: 448-3341
FAX Number: 448-5404

Branches in Town: 0
Other Branches: 1
Charter Number: 679
Date: Feb. 26, 1940

Trust Department: No

Bank Holding Company
North Arkansas Bancshares, Inc., Jonesboro, AR

PRESIDENT/CEO: NEIL A. WILKINS, SR.
EX. V.P.: DANNY G. HORTON
V.P./CASH./SEC.: BRENDA HARNESS
V.P./BR. MNGR.: MARY JANE HORTON

Cash and balances Due From Banks	1,461	Deposits	32,615
Federal Funds and Repos	5,500	Federal funds and Borrowings	0
Investments	11,058	Other Liabilities	249
Total Loans	17,584	Subordinated Debt	0
Bank Premises and Fixed Assets	263	Total Liabilities	32,864
Other Real Estate	19		
Other Assets	1,765	Total Equity Capital and Reserves	4,786
Total Assets	37,650	Total Liabilities and Capital	37,650
Total Trust Assets	0	Number of Shares Outstanding	4,000

DIRECTORS: Neil A. Wilkins Sr., George Daniel, Bob Derickson, Virgil Blair, Ancil Mays, G.L. Lieblong

Bank of Marvell
Marvell, AR

Hwy. 49 W
P. O. Box 67
County: Phillips
Population: 1,724

72366-0067
Telephone: 829-2596
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 109
Date: Jan. 8, 1903

Trust Department: No

Bank Holding Company
Marvell Implement Co., Marvell, AR

CHM./PRES./CEO: GIBSON TURLEY
EX. V.P.: TOMMIE E. SHACKLEFORD, JR.
V.P.: GIBSON TURLEY, JR.
VICE PRESIDENT: BEN DAVISON
CASH: PATTY SUE RUSSELL

Cash and balances Due From Banks	614	Deposits	17,404
Federal Funds and Repos	255	Federal funds and Borrowings	0
Investments	16,900	Other Liabilities	175
Total Loans	1,635	Subordinated Debt	0
Bank Premises and Fixed Assets	34	Total Liabilities	17,579
Other Real Estate	0		
Other Assets	580	Total Equity Capital and Reserves	2,439
Total Assets	20,018	Total Liabilities and Capital	20,018
Total Trust Assets	0	Number of Shares Outstanding	6,000

DIRECTORS: Gibson Turley, J.A. Hill, James H. Hill, Tommie E. Shackelford Jr., Virginia Turley, Gibson Turley Jr.

Bank of McCrory
McCrory, AR

124 Edmonds Avenue
P. O. Box 367
County: Woodruff
Population: 2,000

72101-0367
Telephone: 731-2521
FAX Number: 731-2859

Branches in Town: 0
Other Branches: 0
Charter Number: 128
Date: Jun. 8, 1903

Trust Department: Yes

Bank Holding Company
Thompson Land Company, Inc., McCrory, AR

CHM.: JOHN G. THOMPSON
PRESIDENT/CEO: JERRY DYER
T.O.: MARGARET COLLIER

Cash and balances Due From Banks	2,062	Deposits	50,343
Federal Funds and Repos	3,400	Federal funds and Borrowings	0
Investments	35,692	Other Liabilities	446
Total Loans	13,523	Subordinated Debt	0
Bank Premises and Fixed Assets	171	Total Liabilities	50,789
Other Real Estate	0		
Other Assets	1,369	Total Equity Capital and Reserves	5,428
Total Assets	56,217	Total Liabilities and Capital	56,217
Total Trust Assets	633	Number of Shares Outstanding	20,000

DIRECTORS: John G. Thompson, H. Ripley Thompson, Ian Arnof, John D. Eldridge, John D. Eldridge III, G.L. Morris Jr., Edwin B. Conner Jr., Donald Cain, Fletcher C. Lewis, Vance M. Thompson III, Jerry Dyer

McGehee Bank
McGehee, AR

301 N. Second Street
P. O. Box 787
County: Desha
Population: 5,600

71654-0787
Telephone: 222-3151
FAX Number: 222-6159

Branches in Town: 1
Other Branches: 3
Charter Number: 661
Date: Dec. 5, 1933

Trust Department: Yes

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

CHM: SAM BOWMAN
VICE CHM.: JOHN POTTER
PRESIDENT/CEO: BILL BOWMAN
EX. V.P./T.O.: MIKE SMITH
V.P.: PHILLIP PRIVETT
V.P.: TODD POTTER
CASH: STEPHEN WILSON

Cash and balances Due From Banks	2,894	Deposits	63,113
Federal Funds and Repos	2,400	Federal funds and Borrowings	0
Investments	31,367	Other Liabilities	791
Total Loans	34,291	Subordinated Debt	0
Bank Premises and Fixed Assets	552	Total Liabilities	63,904
Other Real Estate	843		
Other Assets	1,251	Total Equity Capital and Reserves	9,694
Total Assets	73,598	Total Liabilities and Capital	73,598
Total Trust Assets	22,157	Number of Shares Outstanding	80,000

DIRECTORS: Sam Bowman, Bill Bowman, John Potter, Mark Sherland Jr., Robert Adcock, Jimmy L. Buford, Bill Elliott, David Leech, Cecil Simpson, James N. Smith, John L. Maier Jr.

The Bank of North Arkansas
Melbourne, AR

Main & Spring
P. O. Box 70
County: Izard
Population: 1,619

72556-0070
Telephone: 368-4205
FAX Number: 368-4641

Branches in Town: 0
Other Branches: 3
Charter Number: 42
Date: Jul. 29, 1896

Trust Department: No

Bank Holding Company
InvestArk Bankshares, Inc., Stuttgart, AR

CHM.: W. NEIL MAYNARD
PRESIDENT/CEO: LLOYD T. JONES
V.P.: W. MIKE CONE
V.P.: JUDY D. SANDERS
CASH: ERNESTINE MARLIN

Cash and balances Due From Banks	1,910	Deposits	43,515
Federal Funds and Repos	1,000	Federal funds and Borrowings	0
Investments	25,211	Other Liabilities	306
Total Loans	17,576	Subordinated Debt	0
Bank Premises and Fixed Assets	1,141	Total Liabilities	43,821
Other Real Estate	3		
Other Assets	808	Total Equity Capital and Reserves	3,828
Total Assets	47,649	Total Liabilities and Capital	47,649
Total Trust Assets	0	Number of Shares Outstanding	80,000

DIRECTORS: Cole Martin, Lloyd T. Jones, W. Neil Maynard, Harry C. Erwin, Harlin F. Hames, James E. Miller, Vernon J. Giss, W. Wesley Arnold, Tommy H. Hillman

The Union Bank of Mena
Mena, AR

515 Janssen Avenue
P. O. Box 898
County: Polk
Population: 5,200

71953-0898
Telephone: 394-2211
FAX Number: 394-3809

Branches in Town: 1
Other Branches: 2
Charter Number: 667
Date: Jul. 25, 1934

Trust Department: No

Bank Holding Company
Union Bankshares, Inc., Mena, AR

CHM.: EDWARD W. STEVENSON
PRESIDENT/CEO: BILL L. WOOD
EX. V.P.: GARY NEWCOMB
CASH: RUBY LUNSFORD

Cash and balances Due From Banks	2,734	Deposits	60,368
Federal Funds and Repos	2,100	Federal funds and Borrowings	0
Investments	17,572	Other Liabilities	387
Total Loans	43,633	Subordinated Debt	0
Bank Premises and Fixed Assets	625	Total Liabilities	60,755
Other Real Estate	141		
Other Assets	1,012	Total Equity Capital and Reserves	7,062
Total Assets	67,817	Total Liabilities and Capital	67,817
Total Trust Assets	0	Number of Shares Outstanding	12,000

DIRECTORS: R.A. Carver, John A. Crawford, R.L. Hamilton, David Maddox, Gary Newcomb, Pauline Morrow, Edward W. Stevenson, Bill Lauck Wood

MidSouth Bank
Monette, AR

302 W. Drew
P. O. Box P
County: Craighead
Population: 1,000

72447-0610
Telephone: 486-5493
FAX Number: 486-2250

Branches in Town: 1
Other Branches: 1
Charter Number: 673
Date: Dec. 29, 1936

Trust Department: No

Bank Holding Company
None

CHM.: CAROLYN FRIERSON
PRESIDENT/CEO: REVIS G. STEWART
SR. V.P.: SHIRLEY BRONAUGH
V.P.: BILL CLARK

V.P.: TERRY FRIERSON
V.P./CASH.: VERLENE FULLEN
ASST. V.P.: JAMES R. THOMPSON
ASST. V.P.: JANET DUFFEL

Cash and balances Due From Banks	1,384	Deposits	33,523
Federal Funds and Repos	0	Federal funds and Borrowings	1,600
Investments	11,929	Other Liabilities	379
Total Loans	23,660	Subordinated Debt	0
Bank Premises and Fixed Assets	860	Total Liabilities	35,502
Other Real Estate	28		
Other Assets	745	Total Equity Capital and Reserves	3,104
Total Assets	38,606	Total Liabilities and Capital	38,606
Total Trust Assets	0	Number of Shares Outstanding	4,000

DIRECTORS: Carolyn Frierson, Revis G. Stewart, Verlene Fullen, Shirley Bronaugh, Terry Frierson, Dr. B.R. Harper, Ruth P. Latta, J.E. Story

Commercial Bank & Trust Company
Monticello, AR

212 W. Gaines Street
P. O. Box 150
County: Drew
Population: 9,751

71655-0150
Telephone: 367-6221
FAX Number: 367-7700

Branches in Town: 3
Other Branches: 0
Charter Number: 391
Date: Nov. 29, 1912

Trust Department: Yes

Bank Holding Company
Drew Bancshares, Inc., Monticello, AR

CHM.: VIRGINIA M. RYBURN
PRESIDENT/CEO: REGINALD GLOVER

EX. V.P./T.O.: GEORGE T. HARRIS

Cash and balances Due From Banks	2,558	Deposits	55,547
Federal Funds and Repos	2,275	Federal funds and Borrowings	0
Investments	22,402	Other Liabilities	448
Total Loans	32,676	Subordinated Debt	0
Bank Premises and Fixed Assets	661	Total Liabilities	55,995
Other Real Estate	274		
Other Assets	956	Total Equity Capital and Reserves	5,807
Total Assets	61,802	Total Liabilities and Capital	61,802
Total Trust Assets	1,016	Number of Shares Outstanding	8,000

DIRECTORS: Joe Brannen, James Burks, C.C. Gibson III, Reginald Glover, R.D. Jones Jr., L.D. Long, Bennie Ryburn Jr., Virginia M. Ryburn, Kim Ward, Frank Wolfe

Union Bank & Trust Company
Monticello, AR

102 W. McCloy
P. O. Box 270
County: Drew
Population: 9,751

71655-0270
Telephone: 367-9727
FAX Number: None

Branches in Town: 1
Other Branches: 1
Charter Number: 448
Date: Sep. 15, 1915

Trust Department: Yes

Bank Holding Company
First Union Financial Corp., Monticello, AR

CHM.: ZACH McCLENDON, JR.
PRESIDENT/CEO: JAMES P. JETT
T.O.: BEVERLY HUDSON

Cash and balances Due From Banks	3,659	Deposits	72,805
Federal Funds and Repos	6,350	Federal funds and Borrowings	0
Investments	31,707	Other Liabilities	943
Total Loans	35,188	Subordinated Debt	0
Bank Premises and Fixed Assets	1,470	Total Liabilities	73,748
Other Real Estate	307		
Other Assets	1,460	Total Equity Capital and Reserves	6,393
Total Assets	80,141	Total Liabilities and Capital	80,141
Total Trust Assets	4,627	Number of Shares Outstanding	80,000

DIRECTORS: William K. Ball, Brown Calhoun, Frank Carson Jr., Dale Handly, Charles Jackson, James P. Jett, Wells Moffatt, David E. Wilkins, John Porter Price, Zach McClendon Jr., Richard Reinhart, Alan G. Williams

The Bank of Montgomery County
Mount Ida, AR

George Street
P. O. Box 435
County: Montgomery
Population: 1,023

71957-0435
Telephone: 867-3148
FAX Number: 867-4333

Branches in Town: 0
Other Branches: 0
Charter Number: 617
Date: Nov. 26, 1930

Trust Department: No

Bank Holding Company
Montgomery County Bancshares, Inc., Little Rock, AR

CHM./PRES./CEO: DANIEL C. HORTON
EX. V.P.: MELVIN L. SIMPSON
SR. V.P.: MARCIA SUMMITT
CASH: HETTIE ABERNATHY

Cash and balances Due From Banks	964	Deposits	39,472
Federal Funds and Repos	1,800	Federal funds and Borrowings	0
Investments	18,312	Other Liabilities	733
Total Loans	23,427	Subordinated Debt	0
Bank Premises and Fixed Assets	307	Total Liabilities	40,205
Other Real Estate	3		
Other Assets	1,042	Total Equity Capital and Reserves	5,650
Total Assets	45,855	Total Liabilities and Capital	45,855
Total Trust Assets	0	Number of Shares Outstanding	4,000

DIRECTORS: Daniel C. Horton, Denver Jones, G.R. Mosley, John Selig, Ode Maddox, Joe Brakefield Jr., Bill Lawrence, Doyle O'Neal, Harold Campbell, Melvin L. Simpson, Robert Campbell, Bob Lybrand, A.L. Banta, Bob Gore, R.L. Qualls, Bill Barnes

Peoples Bank & Trust Company
Mountain Home, AR

Ninth & Baker Streets
P.O. Drawer B
County: Baxter
Population: 7,000

72653-0458
Telephone: 425-2166
FAX Number: None

Branches in Town: 1
Other Branches: 0
Charter Number: 147
Date: Aug. 10, 1906

Trust Department: Yes

Bank Holding Company
Baxter County Bancshares, Inc., Mountain Home, AR

CHM.: REYNIE RUTLEDGE
PRESIDENT/CEO: LARRY NELSON
SR. V.P.: CHARLES A. MORTON
SR. V.P.: JAMES E. REVES
SR. V.P.: CLYDE R. THORN, JR.
V.P.: KEARNIE CARLETON
V.P./T.O.: RICK COOPER

Cash and balances Due From Banks	5,407	Deposits	137,052
Federal Funds and Repos	2,100	Federal funds and Borrowings	0
Investments	82,722	Other Liabilities	1,274
Total Loans	58,682	Subordinated Debt	0
Bank Premises and Fixed Assets	578	Total Liabilities	138,326
Other Real Estate	668		
Other Assets	2,430	Total Equity Capital and Reserves	14,261
Total Assets	152,587	Total Liabilities and Capital	152,587
Total Trust Assets	26,319	Number of Shares Outstanding	110,000

DIRECTORS: Reynie Rutledge, Larry G. Nelson, W.M. Thompson, Don Jack, Guy King, James Faulkner, R.E. Baker, W. T. Morgan, James Lindsey, B.R. Wiseman, D. Eugene Fortson, Neil Nelson

Bank of Mountain View
Mountain View, AR

Main Street
P.O. Box 1228
County: Stone
Population: 2,147

72560-1228
Telephone: 269-3815
FAX Number: 269-2899

Branches in Town: 0
Other Branches: 0
Charter Number: 446
Date: Jul. 21, 1915

Trust Department: No

Bank Holding Company
None

CHM.: GLEN HINKLE
CEO/EX. V.P.: CHARLES A. LOWE
PRESIDENT: JAMES G. HINKLE
V.P./CASHIER: WELDON DUNCAN

Cash and balances Due From Banks	2,478	Deposits	45,440
Federal Funds and Repos	3,330	Federal funds and Borrowings	0
Investments	23,172	Other Liabilities	526
Total Loans	25,326	Subordinated Debt	0
Bank Premises and Fixed Assets	490	Total Liabilities	45,966
Other Real Estate	292		
Other Assets	1,240	Total Equity Capital and Reserves	10,362
Total Assets	56,328	Total Liabilities and Capital	56,328
Total Trust Assets	0	Number of Shares Outstanding	4,000

DIRECTORS: Glen Hinkle, James G. Hinkle, Kenneth W. Sutton, Charles A. Lowe

Bank of Mulberry
Mulberry, AR

311 Main Street
P.O. Drawer A
County: Crawford
Population: 1,444

72947-0480
Telephone: 997-1154
FAX Number: 997-1161

Branches in Town: 0
Other Branches: 0
Charter Number: 81
Date: Jan. 15, 1902

Trust Department: No

Bank Holding Company
Acme Holding Company, Inc., Little Rock, AR

CHM.: LEX GOLDEN
PRESIDENT/CEO: BETTY FELLER
V.P./CASH.: DIANNA MILLSAP

Cash and balances Due From Banks	856	Deposits	22,921
Federal Funds and Repos	4,100	Federal funds and Borrowings	0
Investments	2,063	Other Liabilities	235
Total Loans	17,423	Subordinated Debt	0
Bank Premises and Fixed Assets	415	Total Liabilities	23,156
Other Real Estate	77		
Other Assets	676	Total Equity Capital and Reserves	2,454
Total Assets	25,610	Total Liabilities and Capital	25,610
Total Trust Assets	0	Number of Shares Outstanding	4,000

DIRECTORS: Lex Golden, W.J. Medlock, Betty Feller

Pike County Bank
Murfreesboro, AR

101 N. Washington Street
P. O. Box 279
County: Pike
Population: 1,883

71958-0297
Telephone: 285-2172
FAX Number: 285-3335

Branches in Town: 0
Other Branches: 1
Charter Number: 175
Date: Dec. 19, 1904

Trust Department: No

Bank Holding Company
None

CHM.: IRVIN C. BAINUM
ACTING PRES./CEO: BRENDA SMITH
SR. V.P.: JOHN ROSS
CASH.: BRENDA ROBERTS

Cash and balances Due From Banks	1,776	Deposits	35,778
Federal Funds and Repos	1,200	Federal funds and Borrowings	245
Investments	12,610	Other Liabilities	285
Total Loans	22,826	Subordinated Debt	0
Bank Premises and Fixed Assets	1,198	Total Liabilities	36,308
Other Real Estate	291		
Other Assets	746	Total Equity Capital and Reserves	4,339
Total Assets	40,647	Total Liabilities and Capital	40,647
Total Trust Assets	0	Number of Shares Outstanding	16,000

DIRECTORS: Irvin C. Bainum, John Ross, Thomas Bridgeman, George Steel Sr., Elbert Ray, Cooper Kizzia

Bank of Newark
Newark, AR

Front Street
P. O. Box 320
County: Independence
Population: 1,175

72562-0320
Telephone: 799-3205
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 686
Date: Oct. 10, 1944

Trust Department: No

Bank Holding Company
Worthen Banking Corporation, Little Rock, AR

CHM./PRES./CEO: DALE E. COLE
V.P.: JERRY BRIGHTWELL

V.P./CASHIER: MARY STEELE
ASST. V.P.: LINDA HOLCOMBE

Cash and balances Due From Banks	877	Deposits	8,933
Federal Funds and Repos	500	Federal funds and Borrowings	0
Investments	5,067	Other Liabilities	64
Total Loans	3,421	Subordinated Debt	0
Bank Premises and Fixed Assets	28	Total Liabilities	8,997
Other Real Estate	0		
Other Assets	124	Total Equity Capital and Reserves	1,020
Total Assets	10,017	Total Liabilities and Capital	10,017
Total Trust Assets	0	Number of Shares Outstanding	11,665

DIRECTORS: Dale E. Cole, Enos Nicholas, James L. Rutherford Jr.

First State Bank of Newport
Newport, AR

200 Hazel
P. O. Box 340
County: Jackson
Population: 8,339

72112-0340
Telephone: 523-7500
FAX Number: 523-4124

Branches in Town: 1
Other Branches: 1
Charter Number: 738
Date: Jul. 6, 1978

Trust Department: Yes

Bank Holding Company
North Arkansas Bancshares, Inc., Jonesboro, AR

PRESIDENT/CEO: ROBERT L. SMITH
SR. V.P.: RONALD BENSON

CASH: MICHAEL D. TINSLEY
T.O.: LAVERNE CRUM

Cash and balances Due From Banks	2,642	Deposits	49,767
Federal Funds and Repos	7,900	Federal funds and Borrowings	130
Investments	11,019	Other Liabilities	327
Total Loans	30,845	Subordinated Debt	0
Bank Premises and Fixed Assets	1,374	Total Liabilities	50,224
Other Real Estate	155		
Other Assets	3,288	Total Equity Capital and Reserves	6,999
Total Assets	57,223	Total Liabilities and Capital	57,223
Total Trust Assets	2,562	Number of Shares Outstanding	29,336

DIRECTORS: Forrest Wise, Morris Crandall, Joe David Smith, Shirley Haigwood, Stephen Graham, Phillip Hout, David Johnston, George Kell, Robert L. Smith, Robert Vantrook

Merchants & Planters Bank
Newport, AR

Second and Hazel
P. O. Box 550
County: Jackson
Population: 8,339

72112-0550
Telephone: 523-3601
FAX Number: 523-3473

Branches in Town: 1
Other Branches: 0
Charter Number: 694
Date: Mar. 20, 1946

Trust Department: Yes

Bank Holding Company
M & P Community Bancshares, Inc., Newport, Arkansas

CHM./PRES./CEO/T.O.: JIM S. GOWEN, SR.
EX. V.P.: I. JOE MILES
SR. V.P.: TERRY L. DILLON
V.P./CASH.: PATRICIA H. DAVIS
V.P./ADMIN. ASST.: CARLA P. STIGER

Cash and balances Due From Banks:	2,925	Deposits:	51,869
Federal Funds and Repos:	3,650	Federal funds and Borrowings:	0
Investments:	20,983	Other Liabilities:	407
Total Loans:	26,228	Subordinated Debt:	150
Bank Premises and Fixed Assets:	736	Total Liabilities:	52,426
Other Real Estate:	1,764		
Other Assets:	1,053	Total Equity Capital and Reserves:	4,913
Total Assets:	57,339	Total Liabilities and Capital:	57,339
Total Trust Assets:	5,858	Number of Shares Outstanding:	9,000

DIRECTORS: Jim S. Gowen, Sr., Morris L. Bowman, R. Owen Burton, John L. Conner Sr., Thomas R. Curtner, Troy A. Gray, Robert Harvey, Fred M. Pickens Jr., J. Edward Scoggins, Gerald Saracini

Bank of Little Rock
North Little Rock, AR

305 E. Broadway
P. O. Box 8704
County: Pulaski
Population: 64,419

72117-8704
Telephone: 376-3523
FAX Number: 376-1642

Branches in Town: 0
Other Branches: 1
Charter Number: 748
Date: May 4, 1989

Trust Department: Yes

Bank Holding Company
None

CHM.: A.J. GORNATTI
PRESIDENT/CEO: EUGENE L. MARIS
V.P./CASH: ELISABETH A. ESTES

Cash and balances Due From Banks:	439	Deposits:	14,811
Federal Funds and Repos:	603	Federal funds and Borrowings:	0
Investments:	3,468	Other Liabilities:	93
Total Loans:	11,235	Subordinated Debt:	0
Bank Premises and Fixed Assets:	645	Total Liabilities:	14,904
Other Real Estate:	123		
Other Assets:	983	Total Equity Capital and Reserves:	2,612
Total Assets:	17,516	Total Liabilities and Capital:	17,516
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

DIRECTORS: A.J. Gornatti, Pete Maris, James M. May III, Stephen W. Plunkett, J. Harry Leggett Jr., Steven C. Russell

The Twin City Bank
North Little Rock, AR

1 Riverfront Place
P. O. Box 5581
County: Pulaski
Population: 64,419

72119-5581
Telephone: 372-4700
FAX Number: 376-8915

Branches in Town: 11
Other Branches: 4
Charter Number: 671
Date: Mar. 21, 1935

Trust Department: Yes

Bank Holding Company
None

CHM./PRES./CEO: T.E. RENAUD
V. CHM.: ED PENICK, JR.
EX. V.P.: KENNETH J. PENNEBAKER
EX. V.P.: MARGARET A. DAVENPORT
EX. V.P.: ROBERT F. BIRCH
EX. V.P.: RONALD G. GILLERT
SR. V.P.: SUSAN A. WINKLEY
SR. V.P./T.O.: KENNETH D. HAMMONDS

Cash and balances Due From Banks:	27,738	Deposits:	496,412
Federal Funds and Repos:	6,000	Federal funds and Borrowings:	8,540
Investments:	215,620	Other Liabilities:	6,449
Total Loans:	281,519	Subordinated Debt:	210
Bank Premises and Fixed Assets:	13,467	Total Liabilities:	511,611
Other Real Estate:	769		
Other Assets:	10,633	Total Equity Capital and Reserves:	44,135
Total Assets:	555,746	Total Liabilities and Capital:	555,746
Total Trust Assets:	137,117	Number of Shares Outstanding:	270,000

DIRECTORS: Joseph H. Bates, Martin Borchert, Frank Lyon Jr., Henry Mariani, Mike Mehaffy, Mike Moore, Edward M. Penick Jr., Kenneth J. Pennebaker, Eugene M. Pfeifer III, George Pitts, T.E. Renaud, George M. Rozzell Jr., Father George W. Tribou, Larry C. Wallace

The Planters Bank
Osceola, AR

1300 W. Keiser
P. O. Box 407
County: Mississippi
Population: 9,000

72370-0407
Telephone: 563-2666
FAX Number: None

Branches in Town: 2
Other Branches: 0
Charter Number: 684
Date: Apr. 13, 1944

Trust Department: No

Bank Holding Company
None

CHM.: SLOAN RAINWATER
PRESIDENT/CEO: JIM HINKLE
V.P.: JUNE WELBORN
V.P.: GARY LITTLE
V.P.: BETTY R. RUE
ASST. V.P.: NANCY HALL

Cash and balances Due From Banks:	3,842	Deposits:	34,785
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,200
Investments:	13,964	Other Liabilities:	385
Total Loans:	20,365	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,629	Total Liabilities:	36,370
Other Real Estate:	0		
Other Assets:	525	Total Equity Capital and Reserves:	3,955
Total Assets:	40,325	Total Liabilities and Capital:	40,325
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

DIRECTORS: Sloan Rainwater Jr., William I. Rainwater, William I. Rainwater Jr., Steve Cox, Virginia Cox, Paul B. Billings, J.A. Crosthwait, Jim Hinkle, E.H. Riley, Dewey Neely, Lowell Winston, Henry Swift, John Newcomb, C. J. Lowrance IV

Bank of Ozark
Ozark, AR

Commercial at Sixth
P. O. Box 196
County: Franklin
Population: 3,798

72949-0196
Telephone: 667-2181
FAX Number: 667-5166

Branches in Town: 0
Other Branches: 1
Charter Number: 674
Date: Jun. 9, 1937

Trust Department: Yes

Bank Holding Company
Ozark Bankshares, Inc., Ozark, AR

CHM.: CARL G. HOLT
CEO: GEORGE C. GLEASON, II
DPTY. CEO:/ LINDA D. GLEASON
PRES. BANK SERV.: MARK D. ROSS
SR. V.P./CASH.: HAROLD D. BECK
SR. V.P./LEND.: CHARLES O. HABERER
SR. V.P./REG. LEND.: R. DARRELL RUSSELL
T.O.: JoANN FINE

Cash and balances Due From Banks:	2,250	Deposits:	76,085
Federal Funds and Repos:	2,800	Federal funds and Borrowings:	101
Investments:	11,701	Other Liabilities:	1,261
Total Loans:	62,968	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,720	Total Liabilities:	77,447
Other Real Estate:	3,405		
Other Assets:	1,606	Total Equity Capital and Reserves:	9,003
Total Assets:	86,450	Total Liabilities and Capital:	86,450
Total Trust Assets:	6,032	Number of Shares Outstanding:	27,399

DIRECTORS: Carl G. Holt, George G. Gleason, II, Linda D. Gleason, Coy Kirkpatrick, W.D. Gober, Mark D. Ross, Kennith Smith, Robert J. Evans, O. Porter Hillard, Rebecca P. Johnson, Larry M. Dicks, Lucy Sowell, Gus Shaffer, Charles O. Haberer

Security Bank
Paragould, AR

Court & Pruett
P. O. Box 670
County: Greene
Population: 17,000

72450-0670
Telephone: 239-9571
FAX Number: 239-3410

Branches in Town: 2
Other Branches: 1
Charter Number: 640
Date: Feb. 5, 1931

Trust Department: Yes

Bank Holding Company
Mid South Bancshares, Inc., Paragould, AR

CHM.: FRANK OLDHAM, JR.
PRESIDENT/CEO: WILLIAM B. FISHER
SR. VICE PRES.: SANDRA KASSERMAN
SR. VICE PRESIDENT: STEVE GRAMLING
T.O.: SHARON JOHNSON

Cash and balances Due From Banks:	4,639	Deposits:	87,040
Federal Funds and Repos:	2,880	Federal funds and Borrowings:	4,000
Investments:	23,922	Other Liabilities:	1,003
Total Loans:	60,950	Subordinated Debt:	800
Bank Premises and Fixed Assets:	4,110	Total Liabilities:	92,843
Other Real Estate:	955		
Other Assets:	2,723	Total Equity Capital and Reserves:	7,336
Total Assets:	100,179	Total Liabilities and Capital:	100,179
Total Trust Assets:	3,928	Number of Shares Outstanding:	120,000

DIRECTORS: Frank Oldham Jr., William B. Fisher, Steve Gramling, Marlin D. Jackson, R.D. Jackson, Herb Bland, Ray Distretti, Richard Nutt, Terry Wilkins, Frank Guinn, Vern Ann Shotts, Mack Shotts, Don Purcell, Everett Rogers, Jerry McIntosh

Bank of Parkdale
Parkdale, AR

Hwy. 165 & 8
P. O. Box 37
County: Ashley
Population: 471

71661-0037
Telephone: 473-2217
FAX Number: 473-2492

Branches in Town: 0
Other Branches: 1
Charter Number: 141
Date: Feb. 1, 1910

Trust Department: No

Bank Holding Company
None

CHM.: THOMAS R. PUGH
CEO/EX. V.P.: BRUCE TIMMONS
PRESIDENT: GEORGE L. PUGH
V.P./SEC.: GERALDINE G. ZATWARSKY

LOAN OFFICER: MARGIE REGINELLI
BRANCH MGR.: SUE C. TUBBS
CASH.: NITA D. WILLIAMSON

Cash and balances Due From Banks:	566	Deposits:	17,883
Federal Funds and Repos:	250	Federal funds and Borrowings:	1,250
Investments:	6,914	Other Liabilities:	158
Total Loans:	12,432	Subordinated Debt:	0
Bank Premises and Fixed Assets:	423	Total Liabilities:	19,291
Other Real Estate:	160		
Other Assets:	528	Total Equity Capital and Reserves:	1,982
Total Assets:	21,273	Total Liabilities and Capital:	21,273
Total Trust Assets:	0	Number of Shares Outstanding:	1,600

DIRECTORS: Thomas R. Pugh, Clifford Larrison, Augustus H. Pugh, Dewayne Haynes, George L. Pugh, Carl Wells, Frank A. Pugh, Harrison Ralph, Neill M. Sloan, Ernest G. O'Neal, J.A. Gibson

First State Bank
Parkin, AR

25 W. Parkin Avenue
P. O. Box 526
County: Cross
Population: 2,055

72373-0526
Telephone: 755-5401
FAX Number: 755-2567

Branches in Town: 0
Other Branches: 0
Charter Number: 568
Date: Jun. 5, 1925

Trust Department: No

Bank Holding Company
Parkin Bancorp, Inc., Parkin, AR

CHM.: WILLIAM N. GRIFFIN
PRES./CEO: FRANK WALLACE

EX. V.P./COO: MITCHELL R. HIGDON

Cash and balances Due From Banks:	696	Deposits:	12,248
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	3,037	Other Liabilities:	225
Total Loans:	9,116	Subordinated Debt:	0
Bank Premises and Fixed Assets:	154	Total Liabilities:	12,473
Other Real Estate:	242		
Other Assets:	172	Total Equity Capital and Reserves:	1,344
Total Assets:	13,817	Total Liabilities and Capital:	13,817
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Fred E. Brenner Jr., John A. Brenner, Raymond S. Clift, Neil Griffin, William N. Griffin, Mitchell R. Higdon, Pamela M. McFarland, J.E. McNeil Jr., William B. McSwain, Charles Ruston Jr., Frank G. Wallace

The Perry County Bank
Perryville, AR

201 Main Street
P. O. Box 189
County: Perry
Population: 1,200

72126-0189
Telephone: 889-2318
FAX Number: 889-2966

Branches in Town: 1
Other Branches: 0
Charter Number: 690
Date: Dec. 8, 1945

Trust Department: No

Bank Holding Company
Perry County Bancshares, Inc., Perryville, AR

CHM.: HERBY BRANSCUM, JR.
PRES./CEO: NEAL AINLEY
SR. V.P.: JOE CARTER
V.P./CASH.: MARTY SATTERFIELD
V.P.: NAOMI CHAMBLISS
ASST. V.P.: HELEN BRANDON

Cash and balances Due From Banks:	1,191	Deposits:	41,290
Federal Funds and Repos:	500	Federal funds and Borrowings:	0
Investments:	19,376	Other Liabilities:	281
Total Loans:	23,462	Subordinated Debt:	0
Bank Premises and Fixed Assets:	211	Total Liabilities:	41,571
Other Real Estate:	0		
Other Assets:	688	Total Equity Capital and Reserves:	3,857
Total Assets:	45,428	Total Liabilities and Capital:	45,428
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

DIRECTORS: Herby Branscum Jr., Robert Hill, Charles Roland Sr.

Piggott State Bank
Piggott, AR

212 W. Cherry
P. O. Box 307
County: Clay
Population: 3,783

72454-0307
Telephone: 598-3802
FAX Number: 598-2026

Branches in Town: 0
Other Branches: 0
Charter Number: 613
Date: Mar. 10, 1930

Trust Department: No

Bank Holding Company
Piggott Bankstock, Inc., Piggott, AR

CHM.: GAYLON M. LAWRENCE
PRES./CEO: JAMES L. MAGEE
EX. V.P.: PAULA O. BLACKWELL

Cash and balances Due From Banks:	1,981	Deposits:	27,697
Federal Funds and Repos:	700	Federal funds and Borrowings:	0
Investments:	12,102	Other Liabilities:	311
Total Loans:	14,618	Subordinated Debt:	0
Bank Premises and Fixed Assets:	475	Total Liabilities:	28,008
Other Real Estate:	22		
Other Assets:	449	Total Equity Capital and Reserves:	2,339
Total Assets:	30,347	Total Liabilities and Capital:	30,347
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Paula O. Blackwell, Gaylon M. Lawrence, James L. Magee

First State Bank
Plainview, AR

Main & Broadway
P. O. Box 277
County: Yell
Population: 800

72857-0277
Telephone: 272-4221
FAX Number: 272-4154

Branches in Town: 0
Other Branches: 1
Charter Number: 663
Date: Jan. 12, 1934

Trust Department: No

Bank Holding Company
Clement Bancshares, Inc., Plainview, AR

CHM./CEO: JOHN CLEMENT
EX. V.P.: RALPH W. WILSON
VICE PRESIDENT: JAMES N. BATA
VICE PRESIDENT: W.E. WATSON
V.P./CASH.: THEOGENE BOLLAN

Cash and balances Due From Banks:	991	Deposits:	22,765
Federal Funds and Repos:	350	Federal funds and Borrowings:	0
Investments:	5,653	Other Liabilities:	190
Total Loans:	17,343	Subordinated Debt:	0
Bank Premises and Fixed Assets:	108	Total Liabilities:	22,955
Other Real Estate:	196		
Other Assets:	935	Total Equity Capital and Reserves:	2,621
Total Assets:	25,576	Total Liabilities and Capital:	25,576
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

DIRECTORS: John Clement, Thelma Clement, George Tippin, Jim Weaver, Ralph Wilson

Bank of Pocahontas
Pocahontas, AR

101 Broadway
P. O. Box 467
County: Randolph
Population: 5,995

72455-0467
Telephone: 892-5286
FAX Number: None

Branches in Town: 1
Other Branches: 0
Charter Number: 145
Date: Oct. 31, 1903

Trust Department: No

Bank Holding Company
None

CHM./CEO: HARRY A. BELFORD
PRESIDENT: JOHN R. JACKSON, JR.
VICE PRESIDENT: J.R. JACKSON
VICE PRESIDENT: W.H. HOLOBAUGH
VICE PRESIDENT: MAX LONG

Cash and balances Due From Banks:	2,842	Deposits:	47,873
Federal Funds and Repos:	8,500	Federal funds and Borrowings:	0
Investments:	31,115	Other Liabilities:	475
Total Loans:	10,898	Subordinated Debt:	0
Bank Premises and Fixed Assets:	40	Total Liabilities:	48,348
Other Real Estate:	46		
Other Assets:	931	Total Equity Capital and Reserves:	6,024
Total Assets:	54,372	Total Liabilities and Capital:	54,372
Total Trust Assets:	0	Number of Shares Outstanding:	5,000

DIRECTORS: Harry A. Belford, Don R. Cox, J.M. Futrell, J. Philip Futrell, J.R. Jackson, John R. Jackson Jr., Carol Belford-Lewallen, Michael L. McNabb

Planters & Stockmen Bank
Pocahontas, AR

205 Rice Street
P. O. Box 587
County: Randolph
Population: 5,995

72455-0587
Telephone: 892-5252
FAX Number: 892-8251

Branches in Town: 0
Other Branches: 0
Charter Number: 715
Date: Jun. 12, 1962

Trust Department: No

Bank Holding Company
Walden Holding Company, Jonesboro, AR

CHM: FRANK E. WALDEN
PRES./CEO: JERIEL A. SUMMITT
EX. V.P.: ROBERT E. SORG
SR. V.P.: ROBERT T. GRIFFITH
ASST. V.P.: BERNADINE GUNTHARP
CASH.: BEA MATHEWS
ASST. CASH.: ONETA THOMPSON
ASST. CASH: KATHY HACKWORTH

Cash and balances Due From Banks:	1,524	Deposits:	27,332
Federal Funds and Repos:	4,365	Federal funds and Borrowings:	0
Investments:	9,143	Other Liabilities:	231
Total Loans:	14,054	Subordinated Debt:	0
Bank Premises and Fixed Assets:	217	Total Liabilities:	27,563
Other Real Estate:	21		
Other Assets:	617	Total Equity Capital and Reserves:	2,378
Total Assets:	29,941	Total Liabilities and Capital:	29,941
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

DIRECTORS: A.J. Baltz Jr., Jim King, Jeriel A. Summitt, Frank E. Walden

The Peoples Bank
Portland, AR

Main Street
P. O. Box 178
County: Ashley
Population: 721

71663-0178
Telephone: 737-2236
FAX Number: 737-2816

Branches in Town: 0
Other Branches: 0
Charter Number: 251
Date: Jan. 22, 1908

Trust Department: No

Bank Holding Company
Mainline Bankshares of Portland, Inc., Portland, AR

CHM.: HAMPTON PUGH
PRES./CEO/CASH.: TIPTON PUGH
V.P.: MARY DEAN PUGH
ASST. CASH.: JEAN TARVIN
ASST. CASH.: JULIA SADLER
ASST. CASH.: JACK EDWARDS

Cash and balances Due From Banks:	198	Deposits:	7,523
Federal Funds and Repos:	300	Federal funds and Borrowings:	0
Investments:	6,682	Other Liabilities:	75
Total Loans:	1,335	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	7,598
Other Real Estate:	0		
Other Assets:	148	Total Equity Capital and Reserves:	1,065
Total Assets:	8,663	Total Liabilities and Capital:	8,663
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Mary Dean Pugh, Hampton Pugh, Tipton Pugh, Jack Edwards

Portland Bank
Portland, AR

Main Street
P. O. Box 68
County: Ashley
Population: 721

71663-0068
Telephone: 737-2226
FAX Number: 737-4263

Branches in Town: 0
Other Branches: 0
Charter Number: 57
Date: Apr. 23, 1900

Trust Department: No

Bank Holding Company
Portland Bankshares, Inc., Portland, AR

CHM.: MACK BORGOGNONI
PRES./CEO: JERRY D. SADLER

Cash and balances Due From Banks:	472	Deposits:	13,939
Federal Funds and Repos:	1,365	Federal funds and Borrowings:	650
Investments:	6,120	Other Liabilities:	117
Total Loans:	7,967	Subordinated Debt:	0
Bank Premises and Fixed Assets:	185	Total Liabilities:	14,706
Other Real Estate:	26		
Other Assets:	309	Total Equity Capital and Reserves:	1,738
Total Assets:	16,444	Total Liabilities and Capital:	16,444
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

DIRECTORS: Jerry Sadler, Mack Borgognoni, Robert D. Pugh, Benton Newcome, Joel Newcome, William Oldham, Eddie Scherm, R.H. Tuggle, Don Pylate, C.E. Bridewell, Fred LaGrone

The Farmers & Merchants Bank
Prairie Grove, AR

102 E. Buchanan
P. O. Box 207
County: Washington
Population: 1,700

72753-0207
Telephone: 846-2115
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 166
Date: Aug. 29, 1904

Trust Department: No

Bank Holding Company
None

CHM.: D.E. RIEFF
PRES./CEO: JAMES C. RIEFF
EX. V.P.: WILFORD H. THOMPSON
V.P.: RICK BURDEN
V.P./CASH.: TED DOKE

Cash and balances Due From Banks:	2,467	Deposits:	47,376
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	31,726	Other Liabilities:	434
Total Loans:	19,637	Subordinated Debt:	0
Bank Premises and Fixed Assets:	361	Total Liabilities:	47,810
Other Real Estate:	48		
Other Assets:	1,322	Total Equity Capital and Reserves:	7,751
Total Assets:	55,561	Total Liabilities and Capital:	55,561
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

DIRECTORS: D.E. Rieff, James C. Rieff, Wilford H. Thompson, J.L. Herrin, Barry H. Parks, Argil Bartholomew, Billy Joe Bartholomew

Bank of Prescott
Prescott, AR

E. Second at Main
Drawer 490
County: Nevada
Population: 5,000

71857-0490
Telephone: 887-2688
FAX Number: 887-6822

Branches in Town: 1
Other Branches: 0
Charter Number: 162
Date: Aug. 10, 1904

Trust Department: Yes

Bank Holding Company
First State Holding Company of Prescott, Prescott, AR

CHM./CEO: JOHN W. BRANNAN, SR.
PRESIDENT: JOHN BRANNAN, JR.
SR. V.P.: JAMES A. PULLEN
V.P.: B. A. DeLAMAR
V.P.: JAMES FRANKS
V.P.: JEAN K. BOLTON-JONES
ASST. V.P.: GAY CLARK
ASST. V.P.: PEARL TAYLOR

Cash and balances Due From Banks:	2,804	Deposits:	42,054
Federal Funds and Repos:	475	Federal funds and Borrowings:	0
Investments:	26,024	Other Liabilities:	549
Total Loans:	16,051	Subordinated Debt:	0
Bank Premises and Fixed Assets:	274	Total Liabilities:	42,603
Other Real Estate:	94		
Other Assets:	678	Total Equity Capital and Reserves:	3,797
Total Assets:	46,400	Total Liabilities and Capital:	46,400
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

DIRECTORS: Johnny Brannan, John Brannan Jr., James A. Pullen, Jean K. Bolton-Jones, B.A. Delamar, James E. Franks, Duncan Culpepper, Robert L. Godwin, Carl Dalrymple Jr., Milburn Tippitt, Gerral Hendrix, R.K. McCasland, Abb Morman, R.W. Murry, John Vansickle

The Bank of Rector
Rector, AR

400 Main Street
P. O. Box 7
County: Clay
Population: 2,395

72461-0007
Telephone: 595-3591
FAX Number: 595-2550

Branches in Town: 0
Other Branches: 0
Charter Number: 616
Date: Nov. 15, 1930

Trust Department: No

Bank Holding Company
North Arkansas Bancshares, Inc., Jonesboro, AR

PRESIDENT: DAVID YOUNG
V.P.: SHERRY D. DILLS
ASST. V.P.: JESSELYN GLAUB
CASH.: MUREL W. ADAMS

Cash and balances Due From Banks:	1,027	Deposits:	25,294
Federal Funds and Repos:	5,350	Federal funds and Borrowings:	0
Investments:	8,721	Other Liabilities:	389
Total Loans:	12,674	Subordinated Debt	0
Bank Premises and Fixed Assets:	144	Total Liabilities:	25,683
Other Real Estate:	0		
Other Assets:	1,417	Total Equity Capital and Reserves:	3,650
Total Assets:	29,333	Total Liabilities and Capital:	29,333
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: C. Joseph Calvin, Danny L. Ford, Danny Holifield, G.L. Lieblong, David B. Young

Farmers & Merchants Bank
Reyno, AR

108 W. Main
P. O. Box 108
County: Randolph
Population: 521

72462-0108
Telephone: 769-2240
FAX Number: 769-2300

Branches in Town: 0
Other Branches: 2
Charter Number: 360
Date: Dec. 8, 1911

Trust Department: Yes

Bank Holding Company
Far-Mer Bankshares, Inc., Reyno, AR

CHM.: FRANK OLDHAM, JR.
PRES./CEO/T.O.: DAVID DUDLEY
V.P.-LOANS: DORA GRAHAM
V.P.-OPERATIONS: PHYLLIS BURROW

Cash and balances Due From Banks	710	Deposits	12,075
Federal Funds and Repos	2,050	Federal funds and Borrowings	0
Investments	2,295	Other Liabilities	131
Total Loans	6,992	Subordinated Debt	0
Bank Premises and Fixed Assets	679	Total Liabilities	12,206
Other Real Estate	132		
Other Assets	166	Total Equity Capital and Reserves	818
Total Assets	13,024	Total Liabilities and Capital	13,024
Total Trust Assets	2,032	Number of Shares Outstanding	29,534

DIRECTORS: Dr. Frank Oldham Jr., David W. Dudley, Conrad Luter, J.A. Rapert, Frank Ellis Jr., G.B. Hambrick, Timothy B. Scott, Alfred Kerley

The Bank of Rison
Rison, AR

200 Main Street
P. O. Box 345
County: Cleveland
Population: 1,300

71665-0345
Telephone: 325-6251
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 650
Date: Mar. 7, 1932

Trust Department: No

Bank Holding Company
None

CHM.: JAMES L. MOORE
PRES./CEO: JAMES R. HOPSON
VICE PRESIDENT: JOHN W. ELROD
VICE PRESIDENT: RAY B. MARTIN
CASH.: SHIRLEY STEWART
CASH: MAY DELL MORRISON
CASH.: JUDY THOMPSON

Cash and balances Due From Banks	1,139	Deposits	11,687
Federal Funds and Repos	450	Federal funds and Borrowings	0
Investments	7,576	Other Liabilities	74
Total Loans	4,369	Subordinated Debt	0
Bank Premises and Fixed Assets	46	Total Liabilities	11,761
Other Real Estate	3		
Other Assets	682	Total Equity Capital and Reserves	2,504
Total Assets	14,265	Total Liabilities and Capital	14,265
Total Trust Assets	0	Number of Shares Outstanding	4,000

DIRECTORS: James R. Hopson, James L. Moore, John W. Elrod, Ray B. Martin, James L. Moore III

Farmers & Merchants Bank
Rogers, AR

4th & Chestnut
P. O. Box 250
County: Benton
Population: 22,933

72757-0250
Telephone: 636-4233
FAX Number: 631-6567

Branches in Town: 2
Other Branches: 0
Charter Number: 712
Date: Mar. 13, 1956

Trust Department: Yes

Bank Holding Company
Lynxx Banking Corporation, Bentonville, AR

CHM.: JOHN R. BLAND
PRES./CEO/T.O.: DICK McLELLAND
EX. V.P.: CHARLES H. "SANDY" BRANNAN
V.P./OPER./CASH.: MARLA ENGLAND
ASST. V.P.: SAMMIE EVANS
ASST. V.P.: MARK McKINNEY
MORT. LOAN OFF.: BETTY BAKER
ADMIN. CON.: MYRTILLA CUNNINGHAM

Cash and balances Due From Banks:	2,777	Deposits:	77,609
Federal Funds and Repos:	4,825	Federal funds and Borrowings:	57
Investments:	25,304	Other Liabilities:	659
Total Loans:	51,217	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,798	Total Liabilities:	78,325
Other Real Estate:	14		
Other Assets:	1,522	Total Equity Capital and Reserves:	9,132
Total Assets:	87,457	Total Liabilities and Capital:	87,457
Total Trust Assets:	6,499	Number of Shares Outstanding:	135,623

DIRECTORS: John R. Bland, Lemuel H. Tull, Evelyn S. Rife, James L. Pickens, Dick McLelland, Robert S. Maloney III, Don L. Shores, John D. Clower, Clayton J. Eversole

First Bank of Arkansas
Russellville, AR

800 North Arkansas Avenue
P.O. Box 3010
County: Pope
Population: 18,000

72801-3850
Telephone: 967-8000
FAX Number: 967-8551

Branches in Town: 1
Other Branches: 3
Charter Number: 192
Date: Sep. 29, 1905

Trust Department: No

Bank Holding Company
Dover Bancshares, Inc., Russellville, AR

CHM./CEO: WARD J. RAMSAY
PRESIDENT: ROY REEVES
SR. V.P.: HAROLD E. HAYES
VICE PRESIDENT: JOYCE CHURCHILL
VICE PRESIDENT: BRAD PAYNE
VICE PRESIDENT: DAN HUCKABAY

Cash and balances Due From Banks:	3,408	Deposits:	54,410
Federal Funds and Repos:	2,775	Federal funds and Borrowings:	0
Investments:	12,367	Other Liabilities:	713
Total Loans:	38,256	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,627	Total Liabilities:	55,123
Other Real Estate:	44		
Other Assets:	1,085	Total Equity Capital and Reserves:	4,439
Total Assets:	59,562	Total Liabilities and Capital:	59,562
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

DIRECTORS: Ward J. Ramsay, Roy Reaves, James K. Young, Verlin Taylor, Truett Leavell

Peoples Bank & Trust Company
Russellville, AR

Main and Commerce
P. O. Box 220
County: Pope
Population: 18,000

72801-0220
Telephone: 968-2112
FAX Number: 964-2149

Branches in Town: 3
Other Branches: 3
Charter Number: 18
Date: Mar. 24, 1890

Trust Department: Yes

Bank Holding Company
Worthen Banking Corporation, Little Rock, AR

CHM./PRES./CEO: ROBERT Y. TAYLOR
SR. V.P.-LOANS: JAMES BIGGERS
SR. V.P./OPER./CASH.: JUDY LAWTON
MORTGAGE LENDING: ROBERT DALE
MARKETING: TONI LAWS
PERS./BRCH ADMIN.: RAGENA MOORE
TRUST OFFICER: JAMES LANIER

Cash and balances Due From Banks:	5,346	Deposits:	107,403
Federal Funds and Repos:	800	Federal funds and Borrowings:	75
Investments:	27,233	Other Liabilities:	923
Total Loans:	78,955	Subordinated Debt:	0
Bank Premises and Fixed Assets:	3,441	Total Liabilities:	108,401
Other Real Estate:	519		
Other Assets:	1,913	Total Equity Capital and Reserves:	9,806
Total Assets:	118,207	Total Liabilities and Capital:	118,207
Total Trust Assets:	15,320	Number of Shares Outstanding:	24,000

DIRECTORS: M.L. Dickerson, Flave Peters, Rick Thone, David Oates, J.D. Price, Dr. Robert Thurley, Robert Y. Taylor, Van A.R. Moores, James Bibler, Luther Hardin, Dr. Charles Boyce, Cleo Cheek, Royce Jones

Bank of Salem
Salem, AR

202 Church Street
P. O. Box 338
County: Fulton
Population: 1500

72576-0338
Telephone: 895-2591
FAX Number: 895-3825

Branches in Town: 0
Other Branches: 1
Charter Number: 266
Date: Dec. 9, 1908

Trust Department: No

Bank Holding Company
Smith Associated Banking Corp., Little Rock, AR

CHM.: RICHARD T. SMITH
PRES./CEO: FRANK B. BURGE

Cash and balances Due From Banks:	1,984	Deposits:	47,499
Federal Funds and Repos:	2,500	Federal funds and Borrowings:	194
Investments:	13,441	Other Liabilities:	364
Total Loans:	31,648	Subordinated Debt:	0
Bank Premises and Fixed Assets:	695	Total Liabilities:	48,057
Other Real Estate:	150		
Other Assets:	1,585	Total Equity Capital and Reserves:	3,946
Total Assets:	52,003	Total Liabilities and Capital:	52,003
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

DIRECTORS: Richard T. Smith, Frank B. Burge, L.R. "Jack" Cochran, C. Dwayne Plumlee, Marvin Newton

Logan County Bank
Scranton, AR

600 Main Street
P. O. Box 85
County: Logan
Population: 244

72863-0085
Telephone: 938-2511
FAX Number: 938-7084

Branches in Town: 0
Other Branches: 1
Charter Number: 578
Date: Apr. 7, 1926

Trust Department: No

Bank Holding Company
None

CHM./PRES./CEO: JOE FRITSCHE

Cash and balances Due From Banks:	705	Deposits:	24,745
Federal Funds and Repos:	100	Federal funds and Borrowings:	0
Investments:	14,715	Other Liabilities:	238
Total Loans:	12,180	Subordinated Debt:	0
Bank Premises and Fixed Assets:	192	Total Liabilities:	24,983
Other Real Estate:	9		
Other Assets:	483	Total Equity Capital and Reserves:	3,401
Total Assets:	28,384	Total Liabilities and Capital:	28,384
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Margaret Ahne, Mildred Fritsche, Joe Fritsche, John B. Layes

First Security Bank
Searcy, AR

314 N. Spring
P. O. Box 1009
County: White
Population: 15,000

72143-1009
Telephone: 268-9871
FAX Number: 268-9871

Branches in Town: 2
Other Branches: 3
Charter Number: 649
Date: Feb. 6, 1932

Trust Department: Yes

Bank Holding Company
First of Searcy, Inc., Searcy, AR

CHM./PRES./CEO: REYNIE RUTLEDGE T.O.: MICHAEL C. HUTSELL

Cash and balances Due From Banks:	5,388	Deposits:	121,246
Federal Funds and Repos:	3,000	Federal funds and Borrowings:	959
Investments:	47,069	Other Liabilities:	1,259
Total Loans:	80,428	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,773	Total Liabilities:	123,464
Other Real Estate:	274		
Other Assets:	2,150	Total Equity Capital and Reserves:	16,618
Total Assets:	140,082	Total Liabilities and Capital:	140,082
Total Trust Assets:	14,947	Number of Shares Outstanding:	24,000

DIRECTORS: Larry Crain, Dr. Clifton L. Ganus, John McKnight, Wayne Ridout, Dr. Porter Rodgers, Bill Roussel, N.T. Rutledge, Reynie Rutledge, Jim Tarkington, Alvin Vanhook, E. D. Yancey, Albert, Yarnell

Grant County Bank
Sheridan, AR

101 N. Oak
P. O. Box 67
County: Grant
Population: 3,300

72150-0067
Telephone: 942-3145
FAX Number: 942-5900

Branches in Town: 2
Other Branches: 0
Charter Number: 136
Date: Jul. 29, 1903

Trust Department: Yes

Bank Holding Company
GCB Bancshares, Inc., Sheridan, AR

CHM.: D. E. McCOY, SR.
PRES./CEO/T.O.: D. E. McCOY, JR.
EX. V.P./CASH.: JOHN D. MANATT

Cash and balances Due From Banks:	1,168	Deposits:	37,171
Federal Funds and Repos:	2,025	Federal funds and Borrowings:	0
Investments:	17,474	Other Liabilities:	327
Total Loans:	19,801	Subordinated Debt:	0
Bank Premises and Fixed Assets:	591	Total Liabilities:	37,498
Other Real Estate:	122		
Other Assets:	895	Total Equity Capital and Reserves:	4,578
Total Assets:	42,076	Total Liabilities and Capital:	42,076
Total Trust Assets:	1,584	Number of Shares Outstanding:	45,000

DIRECTORS: W. W. Allen, Byron D. Brown Jr., James W. Lancaster, John D. Manatt, D. E. McCoy Jr., D.E. McCoy Sr., W. Lee Tucker

Arkansas State Bank
Siloam Springs, AR

318 E. Main Street
P. O. Box 400
County: Benton
Population: 8,000

72761-0400
Telephone: 524-8101
FAX Number: 524-3307

Branches in Town: 1
Other Branches: 0
Charter Number: 713
Date: Jan. 12, 1960

Trust Department: Yes

Bank Holding Company
None

PRES./CEO: ROSS STOUT
V.P.: TOMMY FREE
V.P.: DOROTHY HARMON
V.P.: BEVERLY LESCARD
V.P.: RETA FOSTER
V.P./CASH.: HENRY BROSELL, JR.
V.P./T.O.: ARTHUR MORRIS
ASST. V.P.: TIM McCORD

Cash and balances Due From Banks:	4,692	Deposits:	100,211
Federal Funds and Repos:	21,250	Federal funds and Borrowings:	0
Investments:	58,681	Other Liabilities:	1,376
Total Loans:	22,675	Subordinated Debt:	0
Bank Premises and Fixed Assets:	764	Total Liabilities:	101,587
Other Real Estate:	0		
Other Assets:	1,803	Total Equity Capital and Reserves:	8,278
Total Assets:	109,865	Total Liabilities and Capital:	109,865
Total Trust Assets:	5,434	Number of Shares Outstanding:	72,000

DIRECTORS: Delbert E. Allen Jr., Roderick L. Allen, H. E. Harrison Jr., Charles C. Jones, Mark Simmons, Ross Stout

Smackover State Bank
Smackover, AR

708 N. Broadway
P. O. Box 107
County: Union
Population: 2,453

71762-0107
Telephone: 725-3051
FAX Number: 725-3049

Branches in Town: 0
Other Branches: 1
Charter Number: 600
Date: Apr. 18, 1928

Trust Department: Yes

Bank Holding Company
Smackover Bancshares, Inc., Smackover, AR

CHM./CEO: MAX O. TAYLOR
PRES./T.O.: BOB WILLETT
SR. V.P./CASH.: PAULETTE BUSSELL
V.P.: CATHRYN M. WEAVER
ASST. V.P.: KATHY AYCOCK
ASST. CASH.: JANE SPRUILL
ASST. CASH.: VICKI DAVIS
SEC.: JAMES M. TENNYSON

Cash and balances Due From Banks	1,546	Deposits	49,297
Federal Funds and Repos	250	Federal funds and Borrowings	2,534
Investments	26,722	Other Liabilities	786
Total Loans	29,619	Subordinated Debt	0
Bank Premises and Fixed Assets	0	Total Liabilities	52,617
Other Real Estate	294		
Other Assets	1,399	Total Equity Capital and Reserves	7,213
Total Assets	59,830	Total Liabilities and Capital	59,830
Total Trust Assets	1,340	Number of Shares Outstanding	100,000

DIRECTORS: Max O. Taylor, James M. Tennyson, John D. Trimble V, Richard H. Vickers, Bob Willett

Merchants & Planters Bank
Sparkman, AR

Commerce & Main Streets
P. O. Box 127
County: Dallas
Population: 622

71763-0127
Telephone: 678-2251
FAX Number: 678-2401

Branches in Town: 0
Other Branches: 0
Charter Number: 457
Date: Sep. 19, 1916

Trust Department: No

Bank Holding Company
None

CHM: JOSEPH FORD
PRES./CEO: TYROL Q. CARSON
CASH.: DORIS MANN
ASST. CASH.: PATRICIA SHADDOCK
ASST. CASH.: KATHRYN DANIEL

Cash and balances Due From Banks	391	Deposits	6,724
Federal Funds and Repos	600	Federal funds and Borrowings	0
Investments	2,745	Other Liabilities	67
Total Loans	3,497	Subordinated Debt	0
Bank Premises and Fixed Assets	104	Total Liabilities	6,791
Other Real Estate	40		
Other Assets	97	Total Equity Capital and Reserves	683
Total Assets	7,474	Total Liabilities and Capital	7,474
Total Trust Assets	0	Number of Shares Outstanding	3,000

DIRECTORS: Joseph Ford, Tommy Gaston, G.W. DeLaughter, Ray White, Louis Jacks, T. Q. Carson

First State Bank
Springdale, AR

203 E. Emma
P. O. Box 189
County: Washington
Population: 23,458

72765-0189
Telephone: 751-1500
FAX Number: 756-7154

Branches in Town: 3
Other Branches: 1
Charter Number: 535
Date: Feb. 12, 1923

Trust Department: Yes

Bank Holding Company
Worthen Banking Corporation, Little Rock, AR

CHM.: WALTER L. TURNBOW
PRES./CEO: RICK PARSONS
EX. V.P.: DON L. GIBSON
SR. V.P.: DOUGLAS KITTRELL
SR. V.P./T.O.: ROBERT PHILLIPS

Cash and balances Due From Banks	5,356	Deposits	134,405
Federal Funds and Repos	6,500	Federal funds and Borrowings	2,121
Investments	50,886	Other Liabilities	1,216
Total Loans	83,338	Subordinated Debt	0
Bank Premises and Fixed Assets	1,596	Total Liabilities	137,742
Other Real Estate	39		
Other Assets	2,875	Total Equity Capital and Reserves	12,848
Total Assets	150,590	Total Liabilities and Capital	150,590
Total Trust Assets	22,025	Number of Shares Outstanding	9,664

DIRECTORS: Gretchen Adams, Joe S. Boone, John W. Dorman, Charles C. Farmer, Gerald L. Harp, Harold Dean Hewitt, Gerald Johnston, William Mathews, Phil Phillips Jr., Charles Sisco, Phillip Steele, Thomas H. Stephens, Walter Turnbow, Don L. Gibson, Rick L. Parsons

Springdale Bank and Trust
Springdale, AR

415 W. Emma
P. O. Box 5000
County: Washington
Population: 23,458

72715-5000
Telephone: 756-7000
FAX Number: 756-7077

Branches in Town: 0
Other Branches: 0
Charter Number: 339
Date: May 6, 1911

Trust Department: Yes

Bank Holding Company
Arvest Bank Group, Inc., Bentonville, AR

CHM.: JIM WALTON
PRES./CEO/T.O.: RICHARD P. CALHOUN
SR. V.P.: BUDDY PHILPOT
CASH.: GAIL JEFFERSON

Cash and balances Due From Banks	1,881	Deposits	29,180
Federal Funds and Repos	3,725	Federal funds and Borrowings	0
Investments	5,859	Other Liabilities	260
Total Loans	20,824	Subordinated Debt	0
Bank Premises and Fixed Assets	972	Total Liabilities	29,440
Other Real Estate	0		
Other Assets	440	Total Equity Capital and Reserves	4,261
Total Assets	33,701	Total Liabilities and Capital	33,701
Total Trust Assets	0	Number of Shares Outstanding	5,500

DIRECTORS: Jim Walton, Bobby Wood, James Baker, Wayne Britt, Richard P. Calhoun, Willard Walker

Bodcaw Bank
Stamps, AR

300 Thomas Street
P. O. Box 8
County: Lafayette
Population: 2,850

71860-0008
Telephone: 533-4486
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 106
Date: Dec. 8, 1902

Trust Department: No

Bank Holding Company
None

CHM.: B. STAN COOK
PRES./CEO: JAMES R. NIPPER
V.P.: J. PAUL NIPPER

CASH.: BONNIE MORELAND
ASST. CASH.: LENORA DOWNS

Cash and balances Due From Banks:	1,059	Deposits:	36,864
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	31,238	Other Liabilities:	428
Total Loans:	8,485	Subordinated Debt:	0
Bank Premises and Fixed Assets:	149	Total Liabilities:	37,292
Other Real Estate:	0		
Other Assets:	854	Total Equity Capital and Reserves:	4,493
Total Assets:	41,785	Total Liabilities and Capital:	41,785
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

DIRECTORS: B. Stan Cook, C.C. Russell Sr., Roy Z. Kimbell, A.O. Smith, James Nipper, John W. Simth, J. Paul Nipper, H.L. Wilkinson

Bank of Star City
Star City, AR

200 Jefferson
Drawer 69
County: Lincoln
Population: 2,100

71667-0069
Telephone: 628-4286
FAX Number: 628-5274

Branches in Town: 0
Other Branches: 1
Charter Number: 567
Date: Apr. 27, 1925

Trust Department: No

Bank Holding Company
Star City Bancshares, Inc., Star City, AR

CHM./CEO: BENNIE F. RYBURN, JR.
PRESIDENT: M. DON SMITH

EX. V.P.: ANNETA R. MOORE

Cash and balances Due From Banks:	1,955	Deposits:	29,132
Federal Funds and Repos:	1,260	Federal funds and Borrowings:	0
Investments:	12,845	Other Liabilities:	239
Total Loans:	15,183	Subordinated Debt:	0
Bank Premises and Fixed Assets:	432	Total Liabilities:	29,371
Other Real Estate:	24		
Other Assets:	490	Total Equity Capital and Reserves:	2,818
Total Assets:	32,189	Total Liabilities and Capital:	32,189
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

DIRECTORS: Keith Griffin, M. Don Smith, Lucille Ollar, Pat Riley, Bennie Ryburn, Jr., Fred Thornton, Weldon Wynn, Robert Floyd Sr., Bill Frizzell

Stephens Security Bank
Stephens, AR

110 Ruby Street
P. O. Box 7
County: Ouachita
Population: 1,366

71764-0007
Telephone: 786-5416
FAX Number: 786-5419

Branches in Town: 0
Other Branches: 0
Charter Number: 692
Date: Feb. 8, 1946

Trust Department: No

Bank Holding Company
Smith Associated Banking Corp., Little Rock, AR

CHM.: RICHARD T. SMITH
PRES./CEO: GUY R. SMITH
EX. V.P.: CAROL REAVES
EX. V.P.: TROY FOREMAN, JR.
V.P.: LINDA THOMAS

Cash and balances Due From Banks:	795	Deposits:	20,585
Federal Funds and Repos:	1,300	Federal funds and Borrowings:	0
Investments:	6,330	Other Liabilities:	175
Total Loans:	13,802	Subordinated Debt:	0
Bank Premises and Fixed Assets:	65	Total Liabilities:	20,760
Other Real Estate:	141		
Other Assets:	471	Total Equity Capital and Reserves:	2,144
Total Assets:	22,904	Total Liabilities and Capital:	22,904
Total Trust Assets:	0	Number of Shares Outstanding:	11,000

DIRECTORS: Richard T. Smith, Guy R. Smith, Duncan Grayson, Colon Watson, M.R. Smart, Carol Reaves, Jay C. Wilson

Citizens Bank
Strong, AR

212 W. Coleman
P. O. Box 724
County: Union
Population: 738

71765-0724
Telephone: 797-7361
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 634
Date: Jan. 19, 1931

Trust Department: No

Bank Holding Company
FDH Bancshares, Inc., Little Rock, AR

CHM.: ROBERT P. TAYLOR
PRES./CEO: H. GLEN RAMBIN
SR. V.P./CASH.: JEANELL COGBURG
V.P.: SCOTT FIFE

Cash and balances Due From Banks:	490	Deposits:	8,776
Federal Funds and Repos:	900	Federal funds and Borrowings:	175
Investments:	4,833	Other Liabilities:	108
Total Loans:	3,996	Subordinated Debt:	0
Bank Premises and Fixed Assets:	342	Total Liabilities:	9,059
Other Real Estate:	0		
Other Assets:	613	Total Equity Capital and Reserves:	2,115
Total Assets:	11,174	Total Liabilities and Capital:	11,174
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

DIRECTORS: Jeanell Cogburn, Bobby Dugal, Noland H. Hagood, Earl Herring, D. R. James Jr., H. Glenn Rambin, Robert P. Taylor

The Farmers & Merchants Bank
Stuttgart, AR

Seventh & Main Streets
P. O. Box 947
County: Arkansas
Population: 10,900

72160-0947
Telephone: 673-6911
FAX Number: 673-6918

Branches in Town: 3
Other Branches: 0
Charter Number: 687
Date: Dec. 29, 1944

Trust Department: Yes

Bank Holding Company
The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

CHM.: ROY O. McCOLLUM, III
PRES./CEO: DON PATTILLO
EX. V.P.: CARL GUNTER
SR. V.P.: LARRY GUNNELL
SR. V.P.: GLENN BAUMAN
SR. V.P.: CARROLL JOE FOWLER
SR. V.P.: WILLIAM R. TRICE
V.P./T.O.: JIM D. GREEN

Cash and balances Due From Banks:	3,279	Deposits:	88,388
Federal Funds and Repos:	2,400	Federal funds and Borrowings:	3,397
Investments:	28,379	Other Liabilities:	1,017
Total Loans:	65,472	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,165	Total Liabilities:	92,802
Other Real Estate:	160		
Other Assets:	2,209	Total Equity Capital and Reserves:	11,262
Total Assets:	104,064	Total Liabilities and Capital:	104,064
Total Trust Assets:	23,954	Number of Shares Outstanding:	96,368

DIRECTORS: Roy O. McCollum, III, Horace Sickel, James E. Pond, Mickey Pierce, Nicky Hargrove, Billy E. Simpson, Ray Vester, Carl Gunter, Don Pattillo, Robert Seidenstricker

Bank of Trumann
Trumann, AR

Hwy 63
P. O. Box 48
County: Poinsett
Population: 6,405

72472-0048
Telephone: 483-6333
FAX Number: 483-7512

Branches in Town: 0
Other Branches: 0
Charter Number: 354
Date: Oct. 2, 1911

Trust Department: No

Bank Holding Company
None

CHM./PRES./CEO:
CLYDE ROBERTSON, JR.
SR. V.P.: WILBURN COLE
V.P.: JOHN R. GILLETTE
V.P. CARROLL D. ANDERSON
CASH.: CHERYL McMASTERS
ASST. V.P.: SHIRLEY BENSON

Cash and balances Due From Banks:	1,619	Deposits:	40,751
Federal Funds and Repos:	1,450	Federal funds and Borrowings:	538
Investments:	25,481	Other Liabilities:	453
Total Loans:	17,947	Subordinated Debt:	0
Bank Premises and Fixed Assets:	519	Total Liabilities:	41,742
Other Real Estate:	0		
Other Assets:	847	Total Equity Capital and Reserves:	6,121
Total Assets:	47,863	Total Liabilities and Capital:	47,863
Total Trust Assets:	0	Number of Shares Outstanding:	60,000

DIRECTORS: Carroll D. Anderson, Terry M. Clogston, Wilburn J. Cole, Frank Lady Jr., Eugene Pounds, Clyde Robertson Jr., Natalie T. Stuckey, Virginia P. Turner

Bank of Tuckerman
Tuckerman, AR

Main Street
P. O. Box 700
County: Jackson
Population: 2,078

72473-0700
Telephone: 349-5155
FAX Number: 349-5170

Branches in Town: 0
Other Branches: 3
Charter Number: 164
Date: Nov. 8, 1902

Trust Department: No

Bank Holding Company
Rainbow Investment Company, Inc., Tuckerman, AR

CHM./PRES./CEO.: LINDLEY V. SMITH
V.P.: AL MORRIS, JR.
V.P.: DREW SANDLIN
CASH.: ANN WATSON

Cash and balances Due From Banks:	843	Deposits:	25,471
Federal Funds and Repos:	4,000	Federal funds and Borrowings:	0
Investments:	9,616	Other Liabilities:	621
Total Loans:	13,905	Subordinated Debt:	0
Bank Premises and Fixed Assets:	398	Total Liabilities:	26,092
Other Real Estate:	233		
Other Assets:	435	Total Equity Capital and Reserves:	3,338
Total Assets:	29,430	Total Liabilities and Capital:	29,430
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Scotty Armstrong, Bob Penix, Lindley V. Smith

Tyronza Bank
Tyronza, AR

Main and Oak Streets
P. O. Box 395
County: Poinsett
Population: 777

72386-0395
Telephone: 487-2161
FAX Number: 487-2069

Branches in Town: 0
Other Branches: 1
Charter Number: 704
Date: Oct. 31, 1951

Trust Department: No

Bank Holding Company
Tyronza Bancshares, Inc., Tyronza, AR

CHM./PRES./CEO: CHARLES F. LUTER

Cash and balances Due From Banks:	821	Deposits:	19,946
Federal Funds and Repos:	950	Federal funds and Borrowings:	0
Investments:	8,076	Other Liabilities:	337
Total Loans:	13,445	Subordinated Debt:	0
Bank Premises and Fixed Assets:	200	Total Liabilities:	20,283
Other Real Estate:	8		
Other Assets:	264	Total Equity Capital and Reserves:	3,481
Total Assets:	23,764	Total Liabilities and Capital:	23,764
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

DIRECTORS: Albert A. Banks, George E. Beley, Charles F. Luter, H.F. Norcross Jr., Eugene Vaughn, Lewis Wood

Citizens Bank & Trust Company
Van Buren, AR

3110 Alma Hwy
P.O. Box 469
County: Crawford
Population: 12,650

72956-0469
Telephone: 474-1201
FAX Number: 474-4630

Branches in Town: 2
Other Branches: 1
Charter Number: 328
Date: Dec. 20, 1910

Trust Department: Yes

Bank Holding Company
Vista Bancorporation, Van Buren, AR

CHM./CEO: JAMES G. WILLIAMSON, JR.
PRES.: WILLIAM W. THOMAS
EX. V.P.: MARION H. RIGGS
SR. V.P.: LUTHER F. GORDY, III
T.O.: EWELL B. LEE

Cash and balances Due From Banks	4,157	Deposits	73,079
Federal Funds and Repos	0	Federal funds and Borrowings	2,400
Investments	23,159	Other Liabilities	569
Total Loans	52,922	Subordinated Debt	0
Bank Premises and Fixed Assets	1,270	Total Liabilities	76,048
Other Real Estate	667		
Other Assets	1,118	Total Equity Capital and Reserves	7,245
Total Assets	83,293	Total Liabilities and Capital	83,293
Total Trust Assets	843	Number of Shares Outstanding	16,000

DIRECTORS: James G. Williamson Jr., Jimmy G. Bell, Warren D. Blaylock, Jimmy D. Gooch, Morril Harriman, Marion H. Riggs, Paul D. Shirley, William W. Thomas

The Peoples Bank
Waldo, AR

101 Main Street
P. O. Box 426
County: Columbia
Population: 1,600

71770-0426
Telephone: 693-5551
FAX Number: None

Branches in Town: 1
Other Branches: 2
Charter Number: 313
Date Jun. 22, 1910

Trust Department: Yes

Bank Holding Company
Golden Oaks Bancshares, Inc., Waldo, AR

CHM./PRES/CEO/T.O.: HAROLD FINCHER
EX. V.P.: RICHARD P. CLARK
V.P.: DOROTHY J. FINCHER
V.P./CASH: JOYCE N. CRANE
ASST. V.P.: JEANIE ROWE
ASST. V.P.: JILL JACKSON

Cash and balances Due From Banks	584	Deposits	22,886
Federal Funds and Repos	775	Federal funds and Borrowings	0
Investments	16,741	Other Liabilities	148
Total Loans	7,416	Subordinated Debt	0
Bank Premises and Fixed Assets	0	Total Liabilities	23,034
Other Real Estate	11		
Other Assets	450	Total Equity Capital and Reserves	2,943
Total Assets	25,977	Total Liabilities and Capital	25,977
Total Trust Assets	1,016	Number of Shares Outstanding	10,000

DIRECTORS: Harold H. Fincher, Dorothy J. Fincher, Richard P. Clark, Imogene M. Clark, G.F. Scott, Betty L. Scott, Mary L. Baird, Betty E. Harris, Pamela L. Davis, Clark Fincher

Bank of Waldron
Waldron, AR

110 W. 4th Street
P. O. Box 278
County: Scott
Population: 2,642

72958-0278
Telephone: 637-2161
FAX Number: 637-4874

Branches in Town: 1
Other Branches: 0
Charter Number: 72
Date: Apr. 3, 1901

Trust Department: Yes

Bank Holding Company
Rodgers Family Banchares, Inc., Waldron, Arkansas

CHM.: DALE RODGERS
PRES./CEO: BILL R. PHILPOT
EX. V.P./T.O.: KNOX DOZIER
SR. V.P.: ROBERT AKERS
V.P.: DEBRA FULLER
V.P.: KELLEY B. HUNT
CASH.: LINDA TANNER

Cash and balances Due From Banks	1,340	Deposits	53,977
Federal Funds and Repos	565	Federal funds and Borrowings	0
Investments	21,363	Other Liabilities	333
Total Loans	37,533	Subordinated Debt	0
Bank Premises and Fixed Assets	509	Total Liabilities	54,310
Other Real Estate	298		
Other Assets	922	Total Equity Capital and Reserves	8,220
Total Assets	62,530	Total Liabilities and Capital	62,530
Total Trust Assets	4,257	Number of Shares Outstanding	24,000

DIRECTORS: Robert Akers, Kelly Ashford, Bill J. Black, Jim H. Currier, Knox Dozier, Rena Owens, Bill R. Philpot, James Richmond, Dale Rodgers

The Scott County Bank
Waldron, AR

Main & W. Church
P. O. Box 838
County: Scott
Population: 2,642

72958-9989
Telephone: 637-3191
FAX Number: 637-3195

Branches in Town: 0
Other Branches: 0
Charter Number: 741
Date: Feb. 20, 1980

Trust Department: No

Bank Holding Company
None

CEO: JOHN E. CHAMBERS, III
PRES.: PATSY HAWKINS
V.P./CASH.: TRISHA SIKES
V.P.: ROBBIE ZIMMER

Cash and balances Due From Banks	1,191	Deposits	36,674
Federal Funds and Repos	1,250	Federal funds and Borrowings	0
Investments	14,147	Other Liabilities	325
Total Loans	22,593	Subordinated Debt	0
Bank Premises and Fixed Assets	886	Total Liabilities	36,999
Other Real Estate	0		
Other Assets	574	Total Equity Capital and Reserves	3,642
Total Assets	40,641	Total Liabilities and Capital	40,641
Total Trust Assets	0	Number of Shares Outstanding	40,000

DIRECTORS: Lonnie Campbell, John E. Chambers, III, J. B. Cox, Roy J. Hale, Patsy Hawkins, Thurman Keener, Dan Laird, W.R. (Bud) Rice

The Arkansas Bank
Walnut Ridge, AR

212 W. Walnut
P. O. Box 749
County: Lawrence
Population: 4,152

72457-0749
Telephone: 886-7711
FAX Number: 886-2469

Branches in Town: 0
Other Branches: 3
Charter Number: 71
Date: Mar. 23, 1901

Trust Department: No

Bank Holding Company
None

CHM./CEO: SLOAN RAINWATER
VICE CHM.: JIM HINKLE
PRES./COO: MIKE TAYLOR
V.P.: JOHN PHILLIPS
V.P.: BOYCE DURHAM
V.P.: MARILYN K. DAVIS

Cash and balances Due From Banks:	2,129	Deposits:	39,909
Federal Funds and Repos:	2,250	Federal funds and Borrowings:	0
Investments:	19,757	Other Liabilities:	1,413
Total Loans:	19,215	Subordinated Debt:	0
Bank Premises and Fixed Assets:	431	Total Liabilities:	41,322
Other Real Estate:	0		
Other Assets:	3,016	Total Equity Capital and Reserves:	5,476
Total Assets:	46,798	Total Liabilities and Capital:	46,798
Total Trust Assets:	0	Number of Shares Outstanding:	None

DIRECTORS: Sloan Rainwater, Bill Rainwater, Steve Cox, Virginia Cox, Odell Fort, Boyce Durham, Jim Hinkle, Mike Taylor, Maurice Starr, Ben Starr, Earl D. Perkins, Bill Rainwater Jr.

First State Bank
Warren, AR

Main Street
P. O. Box 29
County: Bradley
Population: 9,971

71671-0029
Telephone: 226-2601
FAX Number: 226-2253

Branches in Town: 1
Other Branches: 1
Charter Number: 739
Date: Dec. 12, 1978

Trust Department: Yes

Bank Holding Company
Bradley Bancshares, Inc., Warren, AR

CHM.: VIRGINIA M. RYBURN
PRES./CEO/T.O.: FREDDIE M. MOBLEY
EX. V.P.: HUGH A. QUIMBY

Cash and balances Due From Banks:	1,946	Deposits:	53,737
Federal Funds and Repos:	910	Federal funds and Borrowings:	415
Investments:	20,864	Other Liabilities:	460
Total Loans:	34,648	Subordinated Debt:	0
Bank Premises and Fixed Assets:	512	Total Liabilities:	54,612
Other Real Estate:	184		
Other Assets:	822	Total Equity Capital and Reserves:	5,274
Total Assets:	59,886	Total Liabilities and Capital:	59,886
Total Trust Assets:	1,005	Number of Shares Outstanding:	59,000

DIRECTORS: Robert E. Garner, Roger George, Freddie M. Mobley, Hugh A. Quimby, Bennie Ryburn Jr., Virginia M. Ryburn, Bennie Ryburn III, J.C. Thompson, H. Sidney Wharton

Warren Bank & Trust Company
Warren, AR

201 S. Main
P. O. Box 350
County: Bradley
Population: 9,971

71671-0350
Telephone: 226-2621
FAX Number: 226-3435

Branches in Town: 2
Other Branches: 1
Charter Number: 80
Date: Dec. 28, 1901

Trust Department: Yes

Bank Holding Company
None

CHM.: L.W. EDERINGTON
VICE CHM.: JOHN B. FRAZER
PRES./CEO/T.O.: GERALD D. BURTON
EX. V.P.: THOMAS M. HARGROVE
V.P./CASH.: JAMES E. SMITH

Cash and balances Due From Banks:	2,509	Deposits:	75,812
Federal Funds and Repos:	725	Federal funds and Borrowings:	1,014
Investments:	43,542	Other Liabilities:	833
Total Loans:	35,571	Subordinated Debt:	0
Bank Premises and Fixed Assets:	654	Total Liabilities:	77,659
Other Real Estate:	83		
Other Assets:	5,114	Total Equity Capital and Reserves:	10,539
Total Assets:	88,198	Total Liabilities and Capital:	88,198
Total Trust Assets:	11,564	Number of Shares Outstanding:	48,000

DIRECTORS: L.W. Ederington, John B. Frazer Jr., Lawrence H. Derby Jr., F. Martin Hankins, W. Sykes Harris, J.E. Hurley Jr., C.A. Milton, Gerard Sangster, George F. Wynne, M.D.

Bank of Weiner
Weiner, AR

Highway 49
P. O. Box 307
County: Poinsett
Population: 750

72479-0307
Telephone: 684-2221
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 276
Date: Apr. 2, 1909

Trust Department: Yes

Bank Holding Company
None

CHM./PRES./CEO/T.O.: JOHN R. HOGUE
EX. V.P.: NILES A. BISE
SR. V.P.: MICHAEL D. GILLIS
V.P.: PAULETTE E. FAHR
V.P.: PHILIP W. HESSE

Cash and balances Due From Banks:	1,057	Deposits:	27,878
Federal Funds and Repos:	1,475	Federal funds and Borrowings:	0
Investments:	10,688	Other Liabilities:	748
Total Loans:	18,826	Subordinated Debt:	0
Bank Premises and Fixed Assets:	162	Total Liabilities:	28,626
Other Real Estate:	0		
Other Assets:	926	Total Equity Capital and Reserves:	4,508
Total Assets:	33,134	Total Liabilities and Capital:	33,134
Total Trust Assets:	1,815	Number of Shares Outstanding:	8,000

DIRECTORS: John R. Hogue, Ernest L. Hogue M.D., Herbert D. Ziegenhorn, Charles E. Givens, Niles A. Bise

Merchants & Farmers Bank
West Helena, AR

425 East Plaza
P. O. Box 2507
County: Phillips
Population: 11,005

72390-0507
Telephone: 572-3481
FAX Number: 572-1901

Branches in Town: 2
Other Branches: 0
Charter Number: 700
Date: Oct. 4, 1948

Trust Department: Yes

Bank Holding Company
Southern Bancshares, Inc., West Helena, AR

CHM.: BROOKS GRIFFIN
V. CHM./CEO: DOUGLAS SIMMONS
PRES: WILLIAM D. SIMMONS

EX. V.P./CASH.: JAMES A. BOGLE
SR. V.P./MKT. DIR.: GORDON WHITE
SR. V.P./T.O.: E. F. KALB, JR.

Cash and balances Due From Banks:	3,981	Deposits:	72,533
Federal Funds and Repos:	0	Federal funds and Borrowings:	8,575
Investments:	31,925	Other Liabilities:	732
Total Loans:	49,405	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,152	Total Liabilities:	81,840
Other Real Estate:	113		
Other Assets:	1,644	Total Equity Capital and Reserves:	6,380
Total Assets:	88,220	Total Liabilities and Capital:	88,220
Total Trust Assets:	1,658	Number of Shares Outstanding:	20,000

DIRECTORS: Brooks Griffin, Douglas Simmons, William D. Simmons, James E. Boyd Sr., William B. Benton, Winston P. Foster Jr., Jerry Kelley, Walter L. Morris, Herman H. Storey

Bank of West Memphis
West Memphis, AR

626 E. Broadway
P. O. Box 2128
County: Crittenden
Population: 30,000

72303-8128
Telephone: 732-8000
FAX Number: 735-0849

Branches in Town: 3
Other Branches: 0
Charter Number: 601
Date: Apr. 21, 1928

Trust Department: Yes

Bank Holding Company
Bancshares of West Memphis, Inc., West Memphis, AR

CHM.: GEORGE H. DUNKLIN
PRES./CEO: JACK K. HOGAN

SR. V.P./T.O.: ARLEY KNIGHT

Cash and balances Due From Banks:	4,314	Deposits:	64,060
Federal Funds and Repos:	3,900	Federal funds and Borrowings:	0
Investments:	37,182	Other Liabilities:	396
Total Loans:	25,588	Subordinated Debt:	0
Bank Premises and Fixed Assets:	587	Total Liabilities:	64,456
Other Real Estate:	347		
Other Assets:	1,363	Total Equity Capital and Reserves:	8,825
Total Assets:	73,281	Total Liabilities and Capital:	73,281
Total Trust Assets:	2,993	Number of Shares Outstanding:	100,000

DIRECTORS: Jack K. Hogan, George H. Dunklin, M.E. Black Dunklin, James A. Heath, W. Kent Ingram, Jr., Keith Ingram, Pat K. Magruder, Lloyd C. McCuiston Jr., Frank Waggener, Paul W. O'Neal, J.C. Tennison, Davis Biggs

Wilmot State Bank
Wilmot, AR

Main Street
P. O. Box 95
County: Ashley
Population: 1,227

71676-0095
Telephone: 473-2211
FAX Number: 473-5131

Branches in Town: 0
Other Branches: 0
Charter Number: 676
Date: Oct. 25, 1937

Trust Department: No

Bank Holding Company
None

CHM.: WILLIAM B. deYAMPERT
PRES./CEO: KENNETH M. ALLBRITTON

Cash and balances Due From Banks:	369	Deposits:	7,477
Federal Funds and Repos:	1,734	Federal funds and Borrowings:	0
Investments:	976	Other Liabilities:	67
Total Loans:	5,796	Subordinated Debt:	0
Bank Premises and Fixed Assets:	62	Total Liabilities:	7,544
Other Real Estate:	0		
Other Assets:	180	Total Equity Capital and Reserves:	1,573
Total Assets:	9,117	Total Liabilities and Capital:	9,117
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

DIRECTORS: William B. deYampert, John B. Currie Jr., Thomas F. Scannell III, John B. Currie, William J. Currie, Jack Gardner

American State Bank
Wilson, AR

55 Park
P. O. Box 338
County: Mississippi
Population: 1,151

72395-0338
Telephone: 655-8374
FAX Number: 655-8522

Branches in Town: 0
Other Branches: 1
Charter Number: 262
Date: Oct. 3, 1908

Trust Department: No

Bank Holding Company
None

CHM.: STEVE WILSON
PRES./CEO: CHARLES L. MILLER
V.P./OPER. OFF.: MARY EMILY THOMPSON
V.P./L.O.: DON BASSHAM
CASH.: ALICE GRIFFIN

Cash and balances Due From Banks:	753	Deposits:	15,613
Federal Funds and Repos:	3,892	Federal funds and Borrowings:	1,000
Investments:	7,496	Other Liabilities:	142
Total Loans:	6,888	Subordinated Debt:	0
Bank Premises and Fixed Assets:	149	Total Liabilities:	16,755
Other Real Estate:	0		
Other Assets:	335	Total Equity Capital and Reserves:	2,758
Total Assets:	19,513	Total Liabilities and Capital:	19,513
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

DIRECTORS: Harold Clemons, Sumner R. Cullom, M.D., C.L. Denton Jr., Phillip Forrester, Charles L. Miller, Michael E. Wilson, Mildred P. Wilson, R.E.L. Wilson V, Steve Wilson

Cross County Bank
Wynne, AR

1 Cross County Plaza
P. O. Box 9
County: Cross
Population: 8,446

72396-0009
Telephone: 238-8171
FAX Number: 238-4052

Branches in Town: 1
Other Branches: 1
Charter Number: 25
Date: Jun. 5, 1891

Trust Department: Yes

Bank Holding Company
Cross County Bancshares, Inc., Wynne, AR

CHM.: DR. WILLARD G. BURKS
V. CHM.: ALBERT A. HESS
PRES./CEO/T.O.: KEN McCLANAHAN
V.P.: ANN JONES
V.P.: MAC McCLANAHAN
V.P.: MAZIE BALLARD
CASH.: BETH DILDINE

Cash and balances Due From Banks	2,443	Deposits	75,719
Federal Funds and Repos	6,500	Federal funds and Borrowings	433
Investments	22,819	Other Liabilities	858
Total Loans	49,118	Subordinated Debt	0
Bank Premises and Fixed Assets	1,350	Total Liabilities	77,010
Other Real Estate	63		
Other Assets	1,783	Total Equity Capital and Reserves	7,066
Total Assets	84,076	Total Liabilities and Capital	84,076
Total Trust Assets	628	Number of Shares Outstanding	4,000

DIRECTORS: Willard G. Burks, Albert A. Hess, John H. Johnston Jr., Marvin T. Hagaman, James A. Richardson, Guy E. Fisher, Pete L. Imboden III, Roger E. Pohlner, Ken McClanahan

First Arkansas Bank
Wynne, AR

500 N. Falls
P.O. Box 189
County: Cross
Population: 8,446

72396-0189
Telephone: 238-2265
FAX Number: 238-7030

Branches in Town: 1
Other Branches: 0
Charter Number: 228
Date: Jan. 24, 1907

Trust Department: No

Bank Holding Company
Cherry Valley Bancshares, Inc., Wynne, AR

CHM.: HOWARD H. BEASLEY
PRES./CEO: W.M. SMITH, III
V.P.: EMMETT MILAM
V.P.: LEE SILER
CASH.: YVONNE LACE

Cash and balances Due From Banks	744	Deposits	18,626
Federal Funds and Repos	150	Federal funds and Borrowings	0
Investments	5,770	Other Liabilities	214
Total Loans	12,600	Subordinated Debt	0
Bank Premises and Fixed Assets	738	Total Liabilities	18,840
Other Real Estate	91		
Other Assets	419	Total Equity Capital and Reserves	1,672
Total Assets	20,512	Total Liabilities and Capital	20,512
Total Trust Assets	0	Number of Shares Outstanding	1,676

DIRECTORS: Howard H. Beasley, W.M. Smith, Jr., W. M. Smith III, Emmett Milam, Harry H. Melhorn III

The Bank of Yellville
Yellville, AR

Madison & Church
P. O. Box 325
County: Marion
Population: 1,044

72687-0325
Telephone: 449-4231
FAX Number: 449-4231

Branches in Town: 0
Other Branches: 1
Charter Number: 691
Date: Dec. 13, 1945

Trust Department: Yes

Bank Holding Company
Mountain Bancshares, Inc., Yellville, AR

CHM./EX. V.P.: JUDY LOVING
PRES./CEO: CHARLES CAMPBELL
V.P.: CHLOE RICHARDSON

Cash and balances Due From Banks:	1,398	Deposits:	43,045
Federal Funds and Repos:	0	Federal funds and Borrowings:	200
Investments:	18,908	Other Liabilities:	315
Total Loans:	25,113	Subordinated Debt:	0
Bank Premises and Fixed Assets:	810	Total Liabilities:	43,560
Other Real Estate:	921		
Other Assets:	672	Total Equity Capital and Reserves:	4,262
Total Assets:	47,822	Total Liabilities and Capital:	47,822
Total Trust Assets:	0	Number of Shares Outstanding:	20,781

DIRECTORS: Judy Loving, Fred Berry, Susan Wendel, Charles Campbell, Owen Kompelien, Frank Bailey, Dan Duren, Oran Carter, H.C. Hall, Karl King, Kenneth Smith

SEVENTY-SIXTH REPORT

OF

STATE CHARTERED INDUSTRIAL LOAN INSTITUTIONS, TRUST COMPANIES AND NON PROFIT ORGANIZATIONS

(NOT ENGAGED IN COMMERCIAL BANKING)

(NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION)

JUNE 30, 1990

National Credit Corporation
Little Rock, AR

200 West Capitol
c/o Worthen Banking Corp.
P. O. Box 1681 72203-1681 Branches in Town: 0
County: Pulaski Telephone: 371-8769 Other Branches: 0
Population: 250,000 FAX Number: 371-8460 Charter Number: 1002
Date: Apr. 13, 1941

Trust Department: No

Bank Holding Company
Worthen Banking Corporation, Little Rock, AR

CHM.: CURTIS F. BRADBURY
PRES./CEO: ANDREW T. MELTON
V.P./TREASURER: ALAN C. KING

Cash and balances Due From Banks:	1	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	240	Other Liabilities:	6
Total Loans:	0	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	6
Other Real Estate:	0		
Other Assets:	5	Total Equity Capital and Reserves:	240
Total Assets:	246	Total Liabilities and Capital:	246
Total Trust Assets:	0	Number of Shares Outstanding:	6,250

DIRECTORS: Curtis F. Bradbury, Andrew T. Melton, William Keisler

Southern Credit Corporation
Malvern, AR

228 South Olive
P. O. Box 400 72104-0400 Branches in Town: 0
County: Hot Spring Telephone: 332-2462 Other Branches: 0
Population: 10,000 FAX Number: 332-3386 Charter Number: 1000
Date: Oct. 9, 1959

Trust Department: No

Bank Holding Company
None

PRES./CEO: W. H. McCLURE
EX. V.P.: LAYNE SPARKS

Cash and balances Due From Banks:	467	Deposits:	11,053
Federal Funds and Repos:	425	Federal funds and Borrowings:	0
Investments:	7,275	Other Liabilities:	61
Total Loans:	3,970	Subordinated Debt:	0
Bank Premises and Fixed Assets:	47	Total Liabilities:	11,114
Other Real Estate:	282		
Other Assets:	163	Total Equity Capital and Reserves:	1,515
Total Assets:	12,629	Total Liabilities and Capital:	12,629
Total Trust Assets:	0	Number of Shares Outstanding:	11,350

DIRECTORS: W.H. McClure, George McClure, A.J. Wilks, Sarah Cole, Frank R. McClure, Nancy M. York, Layne Sparks, Chris E. Williams

Jones Investment & Trust Co.
Little Rock, AR

401 W. Capitol Avenue
504 First Federal Plaza
County: Pulaski
Population: 250,000

72201-3437
Telephone: 374-5225
FAX Number: 374-5100

Branches in Town: 0
Other Branches: 0
Charter Number: 302
Date: Aug. 29, 1955

Trust Department: Yes

Bank Holding Company
None

CHM./PRES./CEO: BERNICE JONES

V.P./SEC./TREAS.: H.G. FROST, JR.

Cash and balances Due From Banks:	326	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	13,476	Other Liabilities:	96
Total Loans:	1,183	Subordinated Debt:	0
Bank Premises and Fixed Assets:	7	Total Liabilities:	96
Other Real Estate:	0		
Other Assets:	197	Total Equity Capital and Reserves:	15,093
Total Assets:	15,189	Total Liabilities and Capital:	15,189
Total Trust Assets:	0	Number of Shares Outstanding:	1,000

DIRECTORS: Bernice Jones, H.G. Frost Jr., Mary Sellers

Metropolitan Trust Company
Sherwood, AR

7500 Highway 107
P. O. Box 6500
County: Pulaski
Population: 10,586

72116-6500
Telephone: 835-7500
FAX Number: 835-1775

Branches in Town: 0
Other Branches: 0
Charter Number: 569
Date: Jun. 5, 1925

Trust Department: Yes

Bank Holding Company
None

PRES./CEO: HAL C. MATTHEWS
GENERAL COUNSEL: ANDREW J. COLLINS

TREASURER: EVERETT L. HALL, JR.

Cash and balances Due From Banks:	21	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	229	Other Liabilities:	183
Total Loans:	0	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	183
Other Real Estate:	191		
Other Assets:	118	Total Equity Capital and Reserves:	376
Total Assets:	559	Total Liabilities and Capital:	559
Total Trust Assets:	0	Number of Shares Outstanding:	1,636

DIRECTORS: Hal C. Matthews, Andrew Collins, Mike Friedrichsmeyer

Arkansas Capital Corporation
Little Rock, AR

221 West Second Street
800 Pyramid Place
County: Pulaski
Population: 250,000

72201-2513
Telephone: 374-9247
FAX Number: 374-8841

Branches in Town: 0
Other Branches: 0
Charter Number: 1006
Date: Sept. 3, 1986

Trust Department: No

Bank Holding Company
None

CHM.: WILLIAM T. STAED

PRES./CEO: GEORGE EAGEN

Cash and balances Due From Banks:	82	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	3,846	Other Liabilities:	4,274
Total Loans:	5,296	Subordinated Debt:	693
Bank Premises and Fixed Assets:	22	Total Liabilities:	4,967
Other Real Estate:	0		
Other Assets:	80	Total Equity Capital and Reserves:	4,359
Total Assets:	9,326	Total Liabilities and Capital:	9,326
Total Trust Assets:	0	Number of Shares Outstanding:	1,095

DIRECTORS: George E. Campbell, Wayne Clark, James Hall III, Bert M. Mullens, Don Pattillo, D. Patton Rudder, William T. Staed, Bob J. Nash, A. David Harrington, John W. Ahlen Ph.D.

LIST OF

COMMERCIAL BANKS

BY COUNTY

JUNE 30, 1990

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
ARKANSAS	DeWitt Bank & Trust Company	DeWitt
	The First National Bank	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers & Merchants Bank	Stuttgart
	First National Bank in Stuttgart	Stuttgart
ASHLEY	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Bank of Parkdale	Parkdale
	The Peoples Bank	Portland
	Portland Bank	Portland
	Wilmot State Bank	Wilmot
BAXTER	First National Bank & Trust Company	Mountain Home
	Peoples Bank & Trust Company	Mountain Home
BENTON	Bank of Bentonville	Bentonville
	First National Bank	Bentonville
	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	Farmers & Merchants Bank	Rogers
	First National Bank & Trust Company	Rogers
	Arkansas State Bank	Siloam Springs
	First National Bank	Siloam Springs
BOONE	The First National Bank in Harrison	Harrison
	The Security Bank	Harrison
BRADLEY	First State Bank	Warren
	Warren Bank & Trust Company	Warren
CALHOUN	Calhoun County Bank	Hampton
CARROLL	First National Bank of Berryville	Berryville
	Bank of Eureka Springs	Eureka Springs
	The First National Bank	Green Forest
CHICOT	Dermott State Bank	Dermott
	First State Bank of Dermott	Dermott
	The Eudora Bank	Eudora
	Bank of Lake Village	Lake Village
	Simmons First Bank	Lake Village
CLARK	Bank of Amity	Amity
	Citizens First State Bank	Arkadelphia
	Elk Horn Bank & Trust Company	Arkadelphia
	Merchants & Planters Bank & Trust Company	Arkadelphia
	First State Bank of Gurdon	Gurdon
CLAY	Corning Bank	Corning
	Piggott State Bank	Piggott
	The Bank of Rector	Rector

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
CLEBURNE	The Cleburne County Bank	Heber Springs
	First National Bank of Cleburne County	Heber Springs
	Heber Springs State Bank	Heber Springs
CLEVELAND	Pine State Bank	Kingsland
	The Bank of Rison	Rison
COLUMBIA	Farmers Bank & Trust Company	Magnolia
	First National Bank of Magnolia	Magnolia
	Union National Bank of Arkansas	Magnolia
	The Peoples Bank	Waldo
CONWAY	The First National Bank of Conway County	Morrilton
	Morrilton Security Bank, N.A.	Morrilton
CRAIGHEAD	Caraway Bank	Caraway
	The Arkansas Bank	Jonesboro
	Citizens Bank of Jonesboro	Jonesboro
	Mercantile Bank	Jonesboro
	Simmons First Bank	Jonesboro
	MidSouth Bank	Monette
CRAWFORD	Commercial Bank at Alma	Alma
	Bank of Mulberry	Mulberry
	Citizens Bank & Trust Company	Van Buren
	First National Bank of Crawford County	Van Buren
CRITTENDEN	First Southern Bank	Earle
	Citizens Bank	Marion
	Bank of West Memphis	West Memphis
	Fidelity National Bank of West Memphis	West Memphis
	First National Bank in West Memphis	West Memphis
CROSS	First State Bank	Parkin
	Cross County Bank	Wynne
	First Arkansas Bank	Wynne
	The First National Bank of Wynne	Wynne
DALLAS	First State Bank of Fordyce	Fordyce
	Fordyce Bank & Trust Company	Fordyce
	Merchants & Planters Bank	Sparkman
DESHA	Dumas State Bank	Dumas
	Merchants & Farmers Bank	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	McGehee
DREW	Commercial Bank & Trust Company	Monticello
	Union Bank & Trust Company	Monticello
FAULKNER	First National Bank	Conway
	First State Bank and Trust Company	Conway

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
FRANKLIN	American State Bank	Charleston
	Bank of Ozark	Ozark
FULTON	Mercantile Bank	Mammoth Spring
	Bank of Salem	Salem
GARLAND	Arkansas Bank and Trust Company	Hot Springs
	First National Bank of Hot Springs	Hot Springs
	One National Bank of Hot Springs	Hot Springs
GRANT	First National Bank of Sheridan	Sheridan
	Grant County Bank	Sheridan
GREENE	First National Bank	Paragould
	Security Bank	Paragould
HEMPSTEAD	Bank of Blevins	Blevins
	Citizens National Bank	Hope
	The First National Bank	Hope
HOT SPRING	Bank of Malvern	Malvern
	The Malvern National Bank	Malvern
HOWARD	First National Bank of Howard County	Dierks
	Citizens National Bank	Nashville
	First National Bank	Nashville
INDEPENDENCE	The Citizens Bank	Batesville
	First National Bank	Batesville
	Bank of Newark	Newark
IZARD	First National Bank of Izard County	Calico Rock
	The Bank of North Arkansas	Melbourne
JACKSON	First State Bank of Newport	Newport
	Merchants & Planters Bank	Newport
	Bank of Tuckerman	Tuckerman
JEFFERSON	First National Bank of Altheimer	Altheimer
	National Bank of Commerce	Pine Bluff
	Pine Bluff National Bank	Pine Bluff
	Simmons First National Bank	Pine Bluff
JOHNSON	Arkansas State Bank	Clarksville
	Farmers Bank and Trust Company	Clarksville
LAFAYETTE	The Bank of Bradley	Bradley
	The First National Bank of Lewisville	Lewisville
	Peoples Bank & Loan Company	Lewisville
	Bodcaw Bank	Stamps
LAWRENCE	Peoples Bank	Imboden
	The Arkansas Bank	Walnut Ridge
	First National Bank of Lawrence County	Walnut Ridge
LEE	First National Bank	Marianna
LINCOLN	First State Bank	Gould
	Bank of Star City	Star City

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
LITTLE RIVER	Bank of Ashdown, N.A.	Ashdown
	First National Bank in Ashdown	Ashdown
LOGAN	Citizens Bank of Booneville	Booneville
	First National Bank at Paris	Paris
	Logan County Bank	Scranton
LONOKE	Bank of Cabot	Cabot
	Citizens Bank & Trust	Carlisle
	Bank of England	England
	First Commercial Bank of Lonoke County	England
	First State Bank	Lonoke
MADISON	First National Bank	Huntsville
	Madison Bank & Trust	Kingston
MARION	First Ozark National Bank	Flippin
	The Bank of Yellville	Yellville
MILLER	Commercial National Bank of Texarkana	Texarkana
	State First National Bank	Texarkana
MISSISSIPPI	Farmers Bank & Trust Company	Blytheville
	First National Bank in Blytheville	Blytheville
	Leachville State Bank	Leachville
	Merchants & Planters Bank	Manila
	First National Bank in Osceola	Osceola
	The Planters Bank	Osceola
	American State Bank	Wilson
MONROE	Bank of Brinkley	Brinkley
	FirstBank of Arkansas	Brinkley
	The Merchants & Planters Bank	Clarendon
	Bank of Holly Grove	Holly Grove
MONTGOMERY	The Bank of Montgomery County	Mount Ida
NEVADA	Bank of Prescott	Prescott
NEWTON	Newton County Bank	Jasper
OUACHITA	Bank of Bearden	Bearden
	First National Bank of Camden	Camden
	The Merchants & Planters Bank, N.A.	Camden
	Stephens Security Bank	Stephens
PERRY	The Perry County Bank	Perryville
PHILLIPS	The Delta State Bank	Elaine
	First National Bank of Phillips County	Helena
	Helena National Bank	Helena
	Bank of Marvell	Marvell
	Merchants & Farmers Bank	West Helena
PIKE	Bank of Delight	Delight
	Caddo First National Bank	Glenwood
	The Bank of Glenwood	Glenwood
	Pike County Bank	Murfreesboro

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
POINSETT	The Bank of Harrisburg	Harrisburg
	Little River Bank	Lepanto
	Marked Tree Bank	Marked Tree
	Bank of Trumann	Trumann
	First National Bank of Poinsett County	Trumann
	Tyronza Bank	Tyronza
	Bank of Weiner	Weiner
POLK	First National Bank in Mena	Mena
	The Union Bank of Mena	Mena
POPE	Bank of Atkins	Atkins
	First Bank of Arkansas	Russellville
	First National Bank of Russellville	Russellville
	Peoples Bank & Trust Company	Russellville
PRAIRIE	Farmers & Merchants Bank	Des Arc
	Hazen First State Bank	Hazen
PULASKI	First Jacksonville Bank and Trust	Jacksonville
	Arkansas Bankers' Bank	Little Rock
	Bank of Little Rock	Little Rock
	Eagle Bank & Trust Company	Little Rock
	First Commercial Bank, N.A.	Little Rock
	First Exchange Bank of Little Rock, N.A.	Little Rock
	Metropolitan National Bank	Little Rock
	Pulaski Bank & Trust Company	Little Rock
	Union National Bank	Little Rock
	Worthen Bank & Trust Company, N.A.	Little Rock
	National Bank of Arkansas	N. Little Rock
	One National Bank of North Little Rock	N. Little Rock
	The Twin City Bank	N. Little Rock
RANDOLPH	Bank of Pocahontas	Pocahontas
	Planters & Stockmen Bank	Pocahontas
	Farmers & Merchants Bank	Reyno
SALINE	Benton State Bank	Benton
	The Union Bank of Benton	Benton
SCOTT	Bank of Waldron	Waldron
	The Scott County Bank	Waldron
SEARCY	Searcy County Bank	Marshall
SEBASTIAN	The City National Bank of Fort Smith	Fort Smith
	The First National Bank	Fort Smith
	The Merchants National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
	Citizens Bank of Lavaca	Lavaca
	Bank of Mansfield	Mansfield
SEVIER	First National Bank	DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
	Bank of Lockesburg	Lockesburg

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
SHARP	First National Bank of Sharp County	Ash Flat
	Bank of Cave City	Cave City
	Bank of Evening Shade	Evening Shade
	Mercantile Bank	Hardy
ST. FRANCIS	First National Bank of Eastern Arkansas	Forrest City
	Planters Bank & Trust Company	Forrest City
	Planters National Bank	Hughes
STONE	Bank of Mountain View	Mountain View
UNION	The Exchange Bank and Trust Company	El Dorado
	The First National Bank of El Dorado	El Dorado
	National Bank of Commerce	El Dorado
	Union State Bank	Junction City
	Smackover State Bank	Smackover
	Citizens Bank	Strong
VAN BUREN	Clinton State Bank	Clinton
	First National Bank	Clinton
WASHINGTON	Bank of Elkins	Elkins
	The Bank of Fayetteville, N.A.	Fayetteville
	First National Bank	Fayetteville
	McIlroy Bank & Trust	Fayetteville
	Northwest National Bank	Fayetteville
	Bank of Lincoln	Lincoln
	The Farmers & Merchants Bank	Prairie Grove
	First National Bank	Springdale
	First State Bank	Springdale
	Springdale Bank and Trust	Springdale
WHITE	Citizens State Bank	Bald Knob
	Citizens Bank	Beebe
	First State Bank	Beebe
	Farmers & Merchants Bank	Judsonia
	Bank of Kensett	Kensett
	First National Bank	Searcy
	First Security Bank	Searcy
WOODRUFF	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
YELL	Danville State Bank	Danville
	Arkansas Valley Bank	Dardanelle
	Bank of Dardanelle	Dardanelle
	First State Bank	Plainview

BANK HOLDING COMPANIES WHICH OWN COMMERCIAL BANKS IN ARKANSAS

JUNE 30, 1990

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Commerce Financial Corporation
Alma, AR

Hwy. 64-71
Telephone: 632-2257 P. O. Box 2199
FAX: 632-2263 72921-2199

PRESIDENT/CEO: TERRY Q. CARSON

SUBSIDIARIES:
Commercial Bank at Alma — Alma, AR

Southern Development Bancorporation, Inc.
Arkadelphia, AR

Telephone: 246-3945 605 Main, Suite 202
FAX: 246-2182 71923-6037

PRESIDENT/CEO: GEORGE P. SURGEON

SUBSIDIARIES:
Elk Horn Bank & Trust Company — Arkadelphia, AR
Opportunity Lands Corporation — Arkadelphia, AR

Citizens State Bankshares of Bald Knob, Inc.
Bald Knob, AR

110 South Elm Street
Telephone: 724-3241 P.O. Box 200
FAX: 724-5985 72010-0200

PRESIDENT: LARRY KIRCHER

SUBSIDIARIES:
Citizens State Bank — Bald Knob, AR

Sebastian Bankshares, Inc.
Barling, AR

227 Fort Street
Telephone: 452-7906 P. O. Box 529
FAX: 452-7978 72923-0529

PRESIDENT/CEO: JAMES M. PATTERSON

SUBSIDIARIES:
Citizens Bank of Lavaca — Lavaca, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Citizens Bancshares of Batesville, Inc.
Batesville, AR

Third and College Streets
Telephone: 793-4441 P. O. Box 2156
FAX: 793-9190 72503-2156

CHAIRMAN/PRESIDENT: T. G. VINSON

SUBSIDIARIES:
The Citizens Bank Batesville, AR

Citizens Bancshares of Beebe
Beebe, AR

114 N. Main
Telephone: 882-6411 P.O. Drawer T
FAX: 882-6413 72012-1020

CHAIRMAN: E. H. ABINGTON, II

SUBSIDIARIES:
Citizens Bank Beebe, AR

Arkansas Union Bankshares, Inc
Benton, AR

207 West Conway Street
Telephone: 778-0411 P. O. Box 687
FAX: 778-0411 72015-0687

CHAIRMAN/PRESIDENT/CEO: GREG B. BROWN

SUBSIDIARIES:
Union Bancshares of Benton, Inc. Benton, AR
The Union Bank of Benton Benton, AR
Benton Savings & Loan Association Benton, AR

Arvest Bank Group, Inc.
Bentonville, AR

Telephone: 273-5743 125 West Central #210
FAX: 273-7477 72712-5293

CHAIRMAN/PRESIDENT/CEO: JIM C. WALTON

SUBSIDIARIES:
Siloam Springs Bancshares, Inc. Bentonville, AR
First National Bank Siloam Springs, AR
McIlroy Bank & Trust Fayetteville, AR
First National Bank & Trust Company Rogers, AR
Springdale Bank and Trust Springdale, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Lynxx Banking Corporation
Bentonville, AR

204 South Main
P. O. Box 1468
72712-1468

Telephone: 273-0175
FAX: 273-0177

PRESIDENT/CEO: DAN L. PIERCE

SUBSIDIARIES:

First National Bank	Bentonville, AR
Farmers & Merchants Bank	Rogers, AR

Farmers Bancorp, Inc.
Blytheville, AR

400 West Main Street
P. O. Box 688
72315-0688

Telephone: 763-8101
FAX: 763-1688

PRESIDENT/CEO: JAMES L. MAGEE

SUBSIDIARIES:

Farmers Bank & Trust Company	Blytheville, AR

First Western Bancshares, Inc.
Booneville, AR

31 West Main
P. O. Box 87
72927-0118

Telephone: 675-4600
FAX: 675-4690

PRESIDENT/CEO: JOHN T. HAMPTON

SUBSIDIARIES:

Citizens Bank of Booneville	Booneville, AR
First Western Loan Company	Fayetteville, AR
First Western Loan Company	Greenwood, AR
First Western Loan Company	Rogers, AR
First Western Properties	Booneville, AR

The Bradley Corporation
Bradley, AR

Main Street
P. O. Box 120
71826-0120

Telephone: 894-3322
FAX: 894-3324

CHAIRMAN/PRESIDENT/CEO: LANE PIERCE

SUBSIDIARIES:

The Bank of Bradley	Bradley, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Brinkley Bancshares, Inc.
Brinkley, AR

130 South New Orleans
P. O. Box 727
72021-0727

Telephone: 734-3133
FAX: 734-3001

CHAIRMAN/CEO: A. H. RUSHER

SUBSIDIARIES:
Bank of Brinkley — Brinkley, AR

Cabot Bankshares, Inc.
Cabot, AR

One City Plaza
P. O. Box 1028
72023-1028

Telephone: 843-3575
FAX: 834-2964

PRESIDENT/CEO: JAMES M. PARK

SUBSIDIARIES:
Bank of Cabot — Cabot, AR

Caraway Bancshares, Inc.
Caraway, AR

214 Kentucky
P. O. Box 39
72419-0039

Telephone: 482-3329
FAX: NONE

PRESIDENT/CEO: J. R. DAVID

SUBSIDIARIES:
Caraway Bank — Caraway, AR

Sharp Bancshares, Inc.
Cave City, AR

110 Main Street
P. O. Box 490
72521-0490

Telephone: 283-5301
FAX: 283-6466

CHAIRMAN/PRESIDENT/CEO: EUGENE STREET

SUBSIDIARIES:
Bank of Cave City — Cave City, AR
Bank of Evening Shade — Evening Shade, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

American Bancshares of Arkansas, Inc.
Charleston, AR

Main at Logan Street
P. O. Box 128
72933-0128

Telephone: 965-2201
FAX: NONE

CHAIRMAN/CEO: JOE S. HIATT

SUBSIDIARIES:
American State Bank — Charleston, AR

Clarendon Holding Co.
Clarendon, AR

297 Madison
P. O. Box 280
72029-0280

Telephone: 747-3319
FAX: 747-3498

PRESIDENT/CEO: J. PERRY LEE

SUBSIDIARIES:
The Merchants & Planters Bank — Clarendon, AR

West-Ark Bancshares, Inc.
Clarksville, AR

Cravens & Sevier
P. O. Box 100
72830-0100

Telephone: 754-6325
FAX: 754-7398

CHAIRMAN/PRESIDENT/CEO: C. W. KELLY

SUBSIDIARIES:
Arkansas State Bank — Clarksville, AR

Evergreen Bancshares, Inc.
Crossett, AR

310 Main Street
P.O. Box 638
71635-0638

Telephone: 364-5131
FAX: NONE

CHAIRMAN/CEO: RICHARD E. GRIFFIN

SUBSIDIARIES:
First State Bank — Crossett, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Chambers Bancshares, Inc.
Danville, AR

901 Main
P. O. Box 609
72833-0609

Telephone: 495-2236
FAX: 495-7765

PRESIDENT: JOHN CHAMBERS, III

SUBSIDIARIES:
Danville State Bank — Danville, AR

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

102 N. Front Street
P. O. Box 577
72834-0577

Telephone: 229-3311
FAX: NONE

PRESIDENT/CEO: H. M. ORSBURN

SUBSIDIARIES:
Bank of Dardanelle — Dardanelle, AR

Dermott Bancshares, Inc.
Dermott, AR

110 East Peddicord
P. O. Drawer O
71638-0815

Telephone: 538-3221
FAX: 538-3787

PRESIDENT/CEO: THOMAS H. GRUMBLES

SUBSIDIARIES:
First Delta Financial Corp. — Dermott, AR
First State Bank of Dermott — Dermott, AR

DSB Bankshares, Inc.
Dermott, AR

108 East Speedway
P.O. Drawer C
71638-0108

Telephone: 538-3266
FAX: 538-5468

PRESIDENT/CEO: JOHN M. BAXTER

SUBSIDIARIES:
Dermott State Bank — Dermott, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Security Bancshares, Inc.
Des Arc, AR

110 S. Third Street
P. O. Box 369
72040-0369

Telephone: 256-4191
FAX: 256-4582

PRESIDENT/CEO: SHEROD S. WHITE

SUBSIDIARIES:
Farmers & Merchants Bank — Des Arc, AR

DBT Financial Corporation
DeWitt, AR

Second and Jefferson Streets
P. O. Drawer 71
72042-0071

Telephone: 946-3531
FAX: NONE

PRESIDENT/CEO: ELMER FERGUSON

SUBSIDIARIES:
DeWitt Bank & Trust Company — DeWitt, AR

DeWitt First Bankshares, Inc.
DeWitt, AR

W. Cross and Jefferson
P. O. Box 511
72042-0511

Telephone: 946-3551
FAX: NONE

PRESIDENT/CEO: RAY HAMBRICK

SUBSIDIARIES:
The First National Bank — DeWitt, AR
Bank of Lockesburg — Lockesburg, AR

Dumas Bancshares, Inc.
Dumas, AR

Hwy 65 & 54
P. O. Box 700
71639-0700

Telephone: 382-4204
FAX: 382-2084

PRESIDENT/CEO: JAMES R. HALL

SUBSIDIARIES:
Dumas State Bank — Dumas, AR
First State Bank — Gould, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

M & F Financial Corporation
Dumas, AR

130 W. Waterman
P. O. Drawer D
71639-9988

Telephone: 382-4311
FAX: 382-5901

CHAIRMAN/PRESIDENT/CEO: LORAL ADCOCK

SUBSIDIARIES:
Merchants & Farmers Bank — Dumas, AR
Premier Realty — Dumas, AR

Earle Bankshares, Inc.
Earle, AR

801 Commerce Street
P. O. Box 248
72331-0248

Telephone: 792-8613
FAX: NONE

PRESIDENT/CEO: JOHN ED GREGSON

SUBSIDIARIES:
First Southern Bank — Earle, AR

Community Investment, Inc.
Elkins, AR

348 N. Center
P. O. Box 333
72727-0333

Telephone: 643-2131
FAX: 643-2651

CHAIRMAN/PRESIDENT/CEO: JOEL L. BUNCH

SUBSIDIARIES:
Bank of Elkins — Elkins, AR

Delta Bancshares, Inc.
Eudora, AR

111 N. Main
P. O. Box 270
71640-0270

Telephone: 355-8311
FAX: NONE

PRESIDENT: W. K. GRUBBS

SUBSIDIARIES:
The Eudora Bank — Eudora, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

FBT Bancshares, Inc.
Fordyce, AR

200 W. 4th Street
P. O. Box 352
71742-0352

Telephone: 352-3107
FAX: 352-5202

CHAIRMAN/PRESIDENT/CEO: CURTIS HUTCHINS

SUBSIDIARIES:
Fordyce Bank & Trust Company — Fordyce, AR

Planters & Merchants Bancshares, Inc.
Gillett, AR

320 Main
P. O. Box 357
72055-0357

Telephone: 548-2211
FAX: 548-2213

PRESIDENT/CEO: LARRY E. BAUER

SUBSIDIARIES:
Planters & Merchants Bank — Gillett, AR

Bainum Bancorp
Greenwood, AR

Hwy 70 -70B
P. O. Box E
71943-0804

Telephone: 356-2121
FAX: 356-2211

CHAIRMAN/PRESIDENT/CEO: IRVIN C. BAINUM

SUBSIDIARIES:
Bank of Glenwood — Glenwood, AR

Wilkinson Banking Corporation
Greenwood, AR

125 W. Center Street
P. O. Box 610
72936-0610

Telephone: 996-4171
FAX: 996-6700

PRESIDENT/CEO: EDWARD WILKINSON

SUBSIDIARIES:
Farmers Bank — Greenwood, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Holly Grove Bancshares, Inc.
Holly Grove, AR

510 N. Main Street
Telephone: 462-3331 P. O. Box Q
FAX: 462-3992 72069-0816

PRESIDENT/CEO: BILL REYNOLDS

SUBSIDIARIES:
Bank of Holly Grove Holly Grove, AR

First National Bancshares of Hempstead County, Inc.
Hope, AR

Second and Walnut Streets
Telephone: 777-2363 P. O. Box 520
FAX: 777-5597 71801-0502

PRESIDENT/CEO: THOMAS E. HAYS, JR.

SUBSIDIARIES:
Bank of Blevins Blevins, AR
The First National Bank Hope, AR

Pioneer Bancshares, Inc., of Horatio
Horatio, AR

Pride and Main Streets
Telephone: 832-2501 P. O. Box 347
FAX: 832-2577 71842-0347

PRESIDENT: EDITH H. SMITH

SUBSIDIARIES:
Horatio State Bank Horatio, AR

Spring Rivers Bancshares, Inc.
Imboden, AR

HWY 63
Telephone: 869-2291 P. O. Box 850
FAX: 869-2179 72434-0850

PRESIDENT/CEO: BOB J. DOWNING

SUBSIDIARIES:
Peoples Bank Imboden, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First Arkansas Bancshares, Inc.
Jacksonville, AR

600 West Main Street
Telephone: 982-4511 P. O. Box 827
FAX: 982-5769 72076-0827

CHAIRMAN/CEO: KENNETH PAT WILSON

SUBSIDIARIES:
First Jacksonville Bank and Trust Jacksonville, AR
First Jacksonville Corporation Jacksonville, AR

Citizens Bancshares Corp.
Jonesboro, AR

7th Floor, Citizens Bank Bldg.
Telephone: 932-6603 P.O. Box 1800
FAX: 933-4334 72401-2838

CHAIRMAN/CEO: HERBERT H. MCADAMS, II

SUBSIDIARIES:
Citizens Bank of Jonesboro Jonesboro, AR

Walden Holding Company
Jonesboro, AR

Telephone: 935-9247 3712 E. Highland
FAX: 972-0233 72401-6561

CHAIRMAN/PRESIDENT/CEO: FRANK E. WALDEN

SUBSIDIARIES:
Hunters & Stockmen Bank Pocahontas, AR

Southeast Arkansas Bank Corp.
Lake Village, AR

101 Main Street
Telephone: 265-2241 P. O. Box 727
FAX: 265-2125 71653-0727

CHAIRMAN/CEO: DOUGLAS C. WYNN

SUBSIDIARIES:
Bank of Lake Village Lake Village, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Leachville State Bancshares, Inc.
Leachville, AR

110 N. Main Street
P. O. Box 140
72438-0140

Telephone: 539-6354
FAX: 539-2213

PRESIDENT/CEO: NELSON HENRY

SUBSIDIARIES:
Leachville State Bank — Leachville, AR

Peoples Bancshares, Inc.
Lewisville, AR

Telephone: 921-4244
FAX: 921-4336

P. O. Box 1100
71845-1100

PRESIDENT/CEO: CHARLES H. MOORE

SUBSIDIARIES:
Peoples Bank & Loan Company — Lewisville, AR

Lincoln Bankshares, Inc.
Lincoln, AR

West Side Square
P. O. Box 1000
72744-1000

Telephone: 824-3232
FAX: NONE

CHAIRMAN/PRESIDENT/CEO: LOYD R. SWOPE

SUBSIDIARIES:
Bank of Lincoln — Lincoln, AR
Lincoln Insurance Agency — Lincoln, AR

ACME Holding Company, Inc.
Little Rock, AR

Telephone: 664-0539
FAX: 376-8894

1008 West Second
72201

PRESIDENT/CEO: LEX GOLDEN

SUBSIDIARIES:
Bank of Mulberry — Mulberry, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Arkansas Bankers' Bancorporation, Inc.
Little Rock, AR

Telephone: 371-0535
FAX: 376-8894

1008 West Second
72201-2031

PRESIDENT/CEO: BILL MAY

SUBSIDIARIES:
Arkansas Bankers' Bank — Little Rock, AR

Carlisle Bancshares, Inc.
Little Rock, AR

Telephone: 376-2128
FAX: 376-1968

300 Spring Building, Suite 1010
72201-2449

PRESIDENT/CEO: CHARLES OWEN

SUBSIDIARIES:
Grand Prairie Bancshares, Inc. — Carlisle, AR
Citizens Bank & Trust — Carlisle, AR

Clinton Bancshares, Inc.
Little Rock, AR

Telephone: 376-0551
FAX: NONE

First Commercial Building
30th Floor
72201-0057

CHIEF EXECUTIVE OFFICER: CHARLES SHARP

SUBSIDIARIES:
Clinton State Bank — Clinton, AR

Farmers Investment Corporation
Little Rock, AR

Telephone: 661-7700
FAX: 661-7857

5800 R. Street
P. O. Box 7299
72217-7299

CHAIRMAN/PRESIDENT/CEO: JAMES C. EAST

SUBSIDIARIES:
Farmers Bank and Trust Company — Clarksville, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

FDH Bancshares, Inc.
Little Rock, AR

425 W. Capitol
Suite 3750, 37th Floor
72201

Telephone: 378-0629
FAX: 372-5688

PRESIDENT/CEO: ROBERT P. TAYLOR

SUBSIDIARIES:

Citizens First State Bank	Arkadelphia, AR
The Exchange Bank and Trust Company	El Dorado, AR
Consolidated Data Services, Inc.	El Dorado, AR
First State Bank of Fordyce	Fordyce, AR
Citizens Bank	Strong, AR

First Commercial Corp.
Little Rock, AR

400 West Capitol
P. O. Box 1471
72203-1471

Telephone: 371-7000
FAX: 371-7413

CHAIRMAN/CEO: WILLIAM H. BOWEN

SUBSIDIARIES:

Benton State Bankshares, Inc.	Benton, AR
Benton State Bank	Benton, AR
First Commercial Bank of Lonoke County	England, AR
First Security Corporation	Harrison, AR
The Security Bank	Harrison, AR
ABT Bancshares Corporation	Hot Springs, AR
Arkansas Bank and Trust Company	Hot Springs, AR
Baker & Hill Inc.	Little Rock, AR
Faulkner County Bancshares, Inc.	Little Rock, AR
First National Bank	Conway, AR
First Commercial Bank	Little Rock, AR
Morrilton Security Bank, N.A.	Morrilton, AR
First National Bank of Russellville	Russellville, AR
First Commercial Bank of Memphis	Memphis, TN

Lake Hamilton Enterprises, Inc.
Little Rock, AR

7000 Asher Avenue
P. O. Box 4261
72204-4261

Telephone: 562-3894
FAX: 562-2611

CHAIRMAN/PRESIDENT/CEO: R. W. BUTLER

SUBSIDIARIES:

The Bank of Harrisburg	Harrisburg, AR
The Cleburne County Bank	Heber Springs, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Madison Corporation
Little Rock, AR

Telephone: 680-0576
FAX: 376-8894

1008 West Second Street
72201-2031

CHAIRMAN/PRESIDENT/CEO: ROLAND WILLSHIRE

SUBSIDIARIES:
Madison Bank & Trust — Kingston, AR

Montgomery County Bancshares, Inc.
Little Rock, AR

Telephone: 376-2128
FAX: 374-1968

300 Spring Building
Suite 1010
72201-2449

PRESIDENT/CEO: DANIEL C. HORTON

SUBSIDIARIES:
First National Bank in Mena — Mena, AR
The Bank of Montgomery County — Mount Ida, AR
Junction City Holding Company — Junction City, AR
Union State Bank — Junction City, AR

Pulaski Investment Corporation
Little Rock, AR

Telephone: 661-7700
FAX: 661-7857

5800 R Street
P. O. Box 7299
72217-7299

CHAIRMAN/PRESIDENT/CEO: JAMES C. EAST

SUBSIDIARIES:
Pulaski Bank & Trust Company — Little Rock, AR

Smith Associated Banking Corp.
Little Rock, AR

Telephone: 374-8822
FAX: 374-0820

Tower Building
Suite 800
72201-2613

CHAIRMAN/PRESIDENT/CEO: RICHARD T. SMITH

SUBSIDIARIES:
Bank of Salem — Salem, AR
Stephens Security Bank — Stephens, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

State Holding Company
Little Rock, AR

1000 S. Rodney Parham
P. O. Box 22120
72221-2120

Telephone: 835-4122
FAX: 666-3420

PRESIDENT/CEO: CATHY OWEN

SUBSIDIARIES:

Eagle Bank & Trust Company	Little Rock, AR
Heber Springs State Bank	Heber Springs, AR

Worthen Banking Corporation
Little Rock, AR

200 West Capital
P. O. Box 1681
72203-1681

Telephone: 378-1521
FAX: 378-1062

CHAIRMAN/CEO: CURTIS BRADBURY

SUBSIDIARIES:

First National Bank	Batesville, AR
First National Bank of Camden	Camden, AR
First State Bank and Trust Company	Conway, AR
The First National Bank in Harrison	Harrison, AR
First National Bank of Hot Springs	Hot Springs, AR
Brookview Properties	Little Rock, AR
Consumers Protective Life Insurance Company	Little Rock, AR
National Bancshares Corp.	Little Rock, AR
National Bank of Commerce	Pine Bluff, AR
National Credit Corporation	Little Rock, AR
Worthen Bank & Trust Company	Little Rock, AR
Worthen Development Corporation	Little Rock, AR
Worthen Investment, Inc.	Little Rock, AR
Worthen Trust Company	Little Rock, AR
Worthen Services Corporation	Little Rock, AR
Bank of Newark	Newark, AR
Peoples Bank & Trust Company	Russellville, AR
First State Bank	Springdale, AR

Lonoke Bankshares, Inc.
Lonoke, AR

101 E. Front Street
P. O. Box 320
72086-0320

Telephone: 676-3106
FAX: 676-5046

CHIEF EXECUTIVE OFFICER: DAVID ESTES

SUBSIDIARIES:

First State Bank	Lonoke, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Magnolia Banking Corporation
Magnolia, AR

100 N. Court Square
P. O. Box 250
71753-0250

Telephone: 234-2211
FAX: 234-7296

CHAIRMAN/PRESIDENT/CEO: BOB L. BURNS

SUBSIDIARIES:
Farmers Bank & Trust Company — Magnolia, AR

Central Arkansas Bankshares, Inc.
Malvern, AR

327 Ash Street
P. O. Box 897
72104-0897

Telephone: 332-6966
FAX: 332-2374

CHAIRMAN/PRESIDENT/CEO: PAUL OFFUTT

SUBSIDIARIES:
Merchants & Planters Bank & Trust Company — Arkadelphia, AR
Bank of Malvern — Malvern, AR

Mansfield Bankstock, Inc.
Mansfield, AR

101 S. Sebascott
P. O. Box 387
72944-0387

Telephone: 928-4418
FAX: 928-5143

PRESIDENT/CEO: JOE TERRY

SUBSIDIARIES:
Bank of Mansfield — Mansfield, AR

First Citizens Bancshares Company
Marion, AR

115 Block Street
P.O. Box 300
72364-0300

Telephone: 739-4421
FAX: 739-1305

CHAIRMAN/PRESIDENT/CEO: FORREST N. JENKINS

SUBSIDIARIES:
Citizens Bank — Marion, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Marked Tree Bancshares, Inc.
Marked Tree, AR

210 Frisco Street
P. O. Box 160
72365-0160

Telephone: 358-2600
FAX: NONE

PRESIDENT/CEO: JOHN A. BRUNNER, JR.

SUBSIDIARIES:
Marked Tree Bank — Marked Tree, AR

Marvell Implement Co.
Marvell, AR

Highway 49
P. O. Box 188
72366-0188

Telephone: 829-2786
FAX: 829-2263

CHAIRMAN/PRESIDENT/CEO: GIBSON TURLEY

SUBSIDIARIES:
Bank of Marvell — Marvell, AR

Thompson Land Company, Inc.
McCrory, AR

124 N. Edmonds Avenue
P. O. Box 388
72101-0388

Telephone: 731-2521
FAX: 731-2859

PRESIDENT/CEO: H. RIPLEY THOMPSON

SUBSIDIARIES:
Bank of McCrory — McCrory, AR

Southeast Financial Bankstock Corporation
McGehee, AR

301 N. 2nd
P. O. Box 787
71654-0787

Telephone: 222-3151
FAX: 222-6159

PRESIDENT/CEO: SAM BOWMAN

SUBSIDIARIES:
McGehee Bank — McGehee, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Union Bankshares, Inc.
Mena, AR

515 Janssen Avenue
P. O. Box 898
71953-0898

Telephone: 394-2211
FAX: 394-3809

PRESIDENT/CEO: BILL LAUCK WOOD

SUBSIDIARIES:
The Union Bank of Mena — Mena, AR

Drew Bancshares, Inc.
Monticello, AR

212 W. Gaines
P. O. Box 150
71655-0150

Telephone: 367-6221
FAX: 367-7700

PRESIDENT/CEO: REGINALD GLOVER

SUBSIDIARIES:
Commercial Bank & Trust Company — Monticello, AR

First Union Financial Corp.
Monticello, AR

102 W. McCloy
P. O. Box 270
71655-0270

Telephone: 367-3453
FAX: 367-5153

CHAIRMAN/CEO: ZACH MCCLENDON, JR.

SUBSIDIARIES:
Union Bank & Trust Company — Monticello, AR

Baxter County Bancshares, Inc.
Mountain Home, AR

Ninth and Baker
P. O. Drawer B
72653-0458

Telephone: 425-2166
FAX: NONE

CHAIRMAN/PRESIDENT/CEO: D. EUGENE FORTSON

SUBSIDIARIES:
Peoples Bank & Trust Company — Mountain Home, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

M & P Community Bancshares, Inc.
Newport, AR

Second and Hazel
P. O. Box 550
72112-05 ,0

Telephone: 523-3601
FAX: 52?-3473

PRESIDENT/CEO: JIM S. GOWEN, SR.

SUBSIDIARIES:

Merchants & Planters Bank	Newport, AR

First Charter Bancshares, Inc.
North Little Rock, AR

3901 McCain Park Drive
72116-7878

Telephone: 771-1130
FAX: NONE

CHAIRMAN/PRESIDENT/CEO: LYNDELL LAY

SUBSIDIARIES:

First State Bank	Beebe, AR
Charter Mortgage & Investments, Inc.	North Little Rock, AR

Ozark Bankshares, Inc.
Ozark, AR

Commercial at Sixth
P. O. Box 196
72949-0196

Telephone: 667-2181
FAX: 667-5166

CHIEF EXECUTIVE OFFICER: GEORGE G. GLEASON, II

SUBSIDIARIES:

Bankstock One, Inc.	Ozark, AR
Bank of Ozark	Ozark, AR
Bankstock Two, Inc.	Ozark, AR
Arkansas Valley Bank	Dardanelle, AR
Newco Corporation	Ozark, AR
Newton County Bank	Jasper, AR
Ozark Financial Services, Inc.	Ozark, AR
Ozark Commercial Corporation	Tulsa, OK

First Paragould Bankshares, Inc.
Paragould, AR

Second and Court Streets
P. O. Box 700
72451-0700

Telephone: 239-8521
FAX: 239-2265

PRESIDENT: WILLIAM E. BREWER

SUBSIDIARIES:

Corning Bank	Corning, AR
First National Bank	Paragould, AR
First Services of Northeast Arkansas, Inc.	Paragould, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Mid South Bancshares, Inc.
Paragould, AR

West Court & Pruett Streets
Telephone: 239-9571 P. O. Box 670
FAX: 239-3410 72450-0670

PRESIDENT/CEO: FRANK OLDHAM, JR.

SUBSIDIARIES:
The Security Bank Paragould, AR

Parkin Bancorp, Inc.
Parkin, AR

25 W. Parkin Avenue
Telephone: 755-5401 P. O. Box 526
FAX: 755-2567 72373-0526

CHAIRMAN/PRESIDENT/CEO: WILLIAM N. GRIFFIN

SUBSIDIARIES:
First State Bank Parkin, AR

Perry County Bancshares, Inc.
Perryville, AR

201 Main
Telephone: 889-2318 P. O. Box 189
FAX: 889-2966 72126-0189

PRESIDENT/CEO: HERBY BRANSCUM, JR.

SUBSIDIARIES:
The Perry County Bank Perryville, AR

Piggott Bankstock, Inc.
Piggott, AR

212 W. Cherry Street
Telephone: 598-3802 P. O. Box 307
FAX: 598-2026 72454-0307

PRESIDENT/CEO: JAMES L. MAGEE

SUBSIDIARIES:
Piggott State Bank Piggott, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Simmons First National Corp.
Pine Bluff, AR

501 Main Street
P. O. Box 7009
71611-7009

Telephone: 541-1000
FAX: 541-1123

CHAIRMAN/PRESIDENT/CEO: W. E. AYRES

SUBSIDIARIES:

Simmons First Bank	Jonesboro, AR
Simmons First Bank	Lake Village, AR
Simmons First National Bank	Pine Bluff, AR

Clement Bancshares, Inc.
Plainview, AR

200 Main Street
P. O. Box 277
72857-0277

Telephone: 272-4221
FAX: 272-4154

CHAIRMAN/PRESIDENT/CEO: JOHN CLEMENT

SUBSIDIARIES:

First State Bank	Plainview, AR

Mainline Bankshares of Portland, Inc.
Portland, AR

Main Street
P. O. Box 178
71663-0178

Telephone: 737-2236
FAX: 737-2816

CHAIRMAN/CEO: HAMPTON PUGH

SUBSIDIARIES:

The Peoples Bank	Portland, AR

Portland Bankshares, Inc.
Portland, AR

Main Street
P. O. Box 68
71663-0068

Telephone: 737-2226
FAX: 737-4263

PRESIDENT/CEO: JERRY SADLER

SUBSIDIARIES:

Portland Bank	Portland, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First State Holding Company of Prescott
Prescott, AR

103 E. 2nd
Telephone: 887-2688 P. O. Box 490
FAX: 887-6822 71857-0490

CHAIRMAN/PRESIDENT/CEO: JOHNNY BRANNAN, SR.

SUBSIDIARIES:
Bank of Prescott Prescott, AR

Far-Mer Bankshares, Inc.
Reyno, AR

108 W. Main
Telephone: 769-2240 P. O. Box 108
FAX: 769-2300 72462-0108

CHAIRMAN/CEO: FRANK OLDHAM, JR.

SUBSIDIARIES:
Farmers & Merchants Bank Reyno, AR

Dover Bancshares, Inc.
Russellville, AR

800 North Arkansas
Telephone: 967-8000 P. O. Box 3010
FAX: 967-8551 72801-3010

CHAIRMAN/CEO: WARD RAMSEY

SUBSIDIARIES:
First Bank of Arkansas Russellville, AR

First of Searcy, Inc.
Searcy, AR

314 North Spring
Telephone: 268-9871 P. O. Box 1009
FAX: 268-9871 72143-1009

CHAIRMAN/PRESIDENT/CEO: REYNIE RUTLEDGE

SUBSIDIARIES:
First Security Bank Searcy, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

GCB Bankshares, Inc.
Sheridan, AR

101 North Oak Street
P. O. Box 67
72150-0067

Telephone: 942-3145
FAX: 942-5900

PRESIDENT/CEO: D. E. MCCOY, JR.

SUBSIDIARIES:
Grant County Bank — Sheridan, AR

Smackover Bancshares, Inc.
Smackover, AR

708 North Broadway
P. O. Box 107
71762-0107

Telephone: 725-3051
FAX: 725-3049

CHAIRMAN/CEO: MAX O. TAYLOR

SUBSIDIARIES:
Smackover State Bank — Smackover, AR

Star City Bancshares, Inc.
Star City, AR

200 S. Jefferson
P. O. Drawer 69
71667-0069

Telephone: 628-4286
FAX: 628-5274

CHAIRMAN/PRESIDENT/CEO: BENNIE RYBURN, JR.

SUBSIDIARIES:
Bank of Star City — Star City, AR

Investark Bankshares Inc.
Stuttgart, AR

412 S. Main
P. O. Drawer 908
72160-0908

Telephone: 673-3545
FAX: 673-1977

PRESIDENT: NEIL MAYNARD

SUBSIDIARIES:
The Bank of North Arkansas — Melbourne, AR
First National Bank in Stuttgart — Stuttgart, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

708 S. Main
P. O. Drawer 947
72160-0947

Telephone: 673-6911
FAX: 673-6918

PRESIDENT/CEO: DON PATTILLO

SUBSIDIARIES:
The Farmers & Merchants Bank — Stuttgart, AR

Rainbow Investment Company, Inc.
Tuckerman, AR

Main Street
P. O. Box 700
72473-0700

Telephone: 349-5155
FAX: 349-5170

CHAIRMAN/PRESIDENT/CEO: LINDLEY V. SMITH, JR.

SUBSIDIARIES:
Bank of Tuckerman — Tuckerman, AR

Tyronza Bancshares, Inc.
Tyronza, AR

Main and Oak Streets
P. O. Box 395
72386-0395

Telephone: 487-2161
FAX: 487-2069

PRESIDENT/CEO: CHARLES F. LUTER

SUBSIDIARIES:
Tyronza Bank — Tyronza, AR

Vista Bancorporation
Van Buren, AR

3110 Alma Highway
P.O. Box 469
72956-0469

Telephone: 474-1201
FAX: 474-4630

CHAIRMAN/PRESIDENT/CEO: JAMES G. WILLIAMSON, JR.

SUBSIDIARIES:
Citizens Bank & Trust Company — Van Buren, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Golden Oaks Bancshares, Inc.
Waldo, AR

101 Main Street
P. O. Box 426
71770-0426

Telephone: 693-5551
FAX: NONE

CHAIRMAN/PRESIDENT/CEO: HAROLD FINCHER

SUBSIDIARIES:
The Peoples Bank — Waldo, AR

Rodgers Family Bancshares, Inc.
Waldron, AR

110 West 4th Street
P. O. Box 278
72958-0279

Telephone: 637-2161
FAX: 637-4874

PRESIDENT/CEO: BILL PHILPOT

SUBSIDIARIES:
Bank of Waldron — Waldron, AR

Bradley Bancshares, Inc.
Warren, AR

104 South Main Street
P. O. Box 29
71671-0029

Telephone: 226-2601
FAX: 226-2253

PRESIDENT/CEO: FREDDIE MOBLEY

SUBSIDIARIES:
First State Bank — Warren, AR

Southern Bancshares, Inc.
West Helena, AR

425 East Plaza
P. O. Box 2497
72390-0507

Telephone: 572-3481
FAX: 572-1901

PRESIDENT: BILL SIMMONS

SUBSIDIARIES:
Merchants & Farmers Bank — West Helena, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Bancshares of West Memphis, Inc.
West Memphis, AR

626 East Broadway
P. O. Box 2128
72303-8128

Telephone: 732-8000
FAX: 735-0849

PRESIDENT/CEO: JACK K. HOGAN

SUBSIDIARIES:
Bank of West Memphis — West Memphis, AR

Cherry Valley Bancshares, Inc.
Wynne, AR

Highway 42 East
P. O. Box 189
72396-0189

Telephone: 588-3332
FAX: 238-7030

PRESIDENT/CEO: W. M. SMITH, III

SUBSIDIARIES:
First Arkansas Bank — Wynne, AR

Cross County Bancshares, Inc.
Wynne, AR

1 Cross County Plaza
P. O. Box 9
72396-0009

Telephone: 238-8171
FAX: 238-4052

PRESIDENT/CEO: KEN MCCLANAHAN

SUBSIDIARIES:
Cross County Bank — Wynne, AR

Mountain Bancshares, Inc.
Yellville, AR

Madison and Church
P. O. Box 325
72687-0325

Telephone: 449-4231
FAX: 449-4231

CHAIRMAN/PRESIDENT/CEO: JUDY LOVING

SUBSIDIARIES:
The Bank of Yellville — Yellville, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Union Planters Corporation
Memphis, TN

67 Madison Avenue
P. O. Box 387
38147-0387

Telephone: (901) 523-6000
FAX: (901) 578-2939

CHAIRMAN/CEO: BENJAMIN W. RAWLINS, JR.

SUBSIDIARIES:

Steiner Bank	Birmingham, AL
North Arkansas Bancshares, Inc	Jonesboro, AR
Mercantile Bank	Hardy, AR
Mercantile Bank	Jonesboro, AR
Mercantile Corporation	Jonesboro, AR
Mercantile Bank	Mammoth Spring, AR
Searcy County Bank	Marshall, AR
First State Bank of Newport	Newport, AR
The Bank of Rector	Rector, AR
United Southern Corporation	Clarksdale, MS
United Southern Bank	Clarksdale, MS
First National Bank	New Albany, MS
Pickett County Bank and Trust Company	Byrdstown, TN
CBC Bancorp, Inc.	Cookeville, TN
Citizens Bank	Cookeville, TN
First National Bank of Crossville	Crossville, TN
Cumberland City Bank	Cumberland City, TN
Bank of Roane County	Harriman, TN
First Citizens Bank of Hohenwald	Hohenwald, TN
Merchants State Bank	Humboldt, TN
Chickasaw Capital Corporation	Memphis, TN
Planters Life Insurance Company	Memphis, TN
Union Planters Business Advisory Service, Inc.	Memphis, TN
Union Planters Investment Bankers Group, Inc.	Memphis, TN
Union Planters National Bank	Memphis, TN
Bank of Trenton and Trust Company	Trenton, TN
Citizens Bank and Trust Company	Wartburg, TN

BANK HOLDING COMPANIES WHICH OWN ONLY NATIONAL BANKS

JUNE 30, 1990

BANK HOLDING COMPANY NAME	TOWN
First Sharp County Bancshares	Ash Flat, AR
Siloam Springs Bancshares, Inc.	Bentonville, AR
First Delta Bankshares, Inc.	Blytheville, AR
Wyatt Bancshares, Inc.	Calico R[illegible], AR
Clin-Ark Bankshares, Inc.	Clinton, AR
Ashley Bancstock Company	Crossett, AR
First National Security Company	DeQueen, AR
First United Bancshares, Inc.	El Dorado, AR
NBC Bank Corporation	El Dorado, AR
Northwest Bancorporation of Arkansas, Inc.	Fayetteville, AR
Bancshares of Eastern Arkansas, Inc.	Forrest City, AR
First City Corporation	Ft. Smith, AR
First Merchants Financial Corp.	Ft. Smith, AR
Caddo Holding Company, Inc.	Glenwood, AR
First Delta Corporation	Helena, AR
Helena Bancshares, Inc.	Helena, AR
Citizens National Bancshares of Hope, Inc.	Hope, AR
Lakeside Bancshares, Inc.	Hughes, AR
Faulkner County Bancshares, Inc.	Little Rock, AR
First Paris Holding Company	Little Rock, AR
Metropolitan National	Little Rock, AR
National Bancshares Corp.	Little Rock, AR
One National Bancshares, Inc.	Little Rock, AR
Union of Arkansas Corporation	Little Rock, AR
MNB Bancshares, Inc.	Malvern, AR
Mountain Home Bancshares, Inc.	Mountain Home, AR
National Banking Corp.	N. Little Rock, AR
TCBankshares, Inc.	N. Little Rock, AR
First Bancshares of Northeast Arkansas, Inc.	Osceola, AR
First Central Corporation	Searcy, AR
First Sheridan Bancshares, Inc.	Sheridan, AR
Financial Investment Corp.	Springdale, AR
Commercial Bancshares, Inc.	Texarkana, AR
State First Financial Corp.	Texarkana, AR
American Pioneer Life Insurance Company	Trumann, AR
Carlson Bancshares, Inc.	West Memphis, AR
Fidelity Bancorp, Inc.	West Memphis, AR
First Bancshares of Eastern Arkansas, Inc.	West Memphis, AR
First National Corporation of Wynne	Wynne, AR